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PART III—SECTION 3

Notifications relating to Minor Administrations

GOVERNMENT OF KUTCH

NOTIFICATIONS

Bhuj, the 1st May 1955

No. S-164/55—The Chief Commissioner for Kutch is pleased to order the following transfers of Subordinate Judges and Magistrates in Kutch:—

- (i) Shri U. J. Bhatt, Subordinate Judge and Magistrate, First Class, Anjar to be Subordinate Judge and Magistrate, First Class, Rahpar with immediate effect *vice* Shri J. M. Gor transferred.
- (ii) Shri P. H. Vaidya, Additional Subordinate Judge and Additional Magistrate, First Class, Anjar, to be Subordinate Judge and Magistrate, First Class, Anjar *vice* Shri U. J. Bhatt transferred.
- (iii) Shri J. M. Gor, Subordinate Judge and Magistrate, First Class, Rahpar on relief by Shri U. J. Bhatt to be Subordinate Judge and Magistrate, First Class, Nakhatrana *vice* Shri N. D. Mehta transferred.
- (iv) Shri N. D. Mehta, Subordinate Judge and Magistrate, First Class, Nakhatrana, on relief by Shri J. M. Gor to be Subordinate Judge and Magistrate, First Class, Abdasa *vice* Shri V. K. Purohit transferred.
- (v) Shri V. K. Purohit, Subordinate Judge and Magistrate, First Class, Abdasa to be Subordinate Judge and Magistrate, First Class, Mandvi *vice* Shri K. A. Mehta transferred.
- (vi) Shri K. A. Mehta, Subordinate Judge and Magistrate, First Class, Mandvi on relief by Shri V. K. Purohit to be Subordinate Judge and Magistrate, First Class, Anjar, *vice* Shri P. H. Vaidya, transferred.
- (vii) Shri P. H. Vaidya on relief by Shri K. A. Mehta to be Second Additional Subordinate Judge and Second Additional Magistrate, First Class, Rahpar and posted at Palansva *vice* Shri J. P. Desai transferred.
- (viii) Shri J. P. Desai, Additional Subordinate Judge, Rahpar at Palansva on relief by Shri P. H. Vaidya to be Second Additional Subordinate Judge at Bhuj.
- (ix) Shri S. R. Vaidya, Additional Subordinate Judge and Additional Magistrate, First Class, Mandvi, to be Additional Subordinate Judge and Additional Magistrate, First Class, Rahpar with immediate effect.
- (x) Shri K. D. Shah, Additional Subordinate Judge and Additional Magistrate, First Class, Rahpar to be designated as third Additional Subordinate Judge and third Additional First Class Magistrate, Rahpar.

2. The Courts of Additional Subordinate Judge and Additional Magistrates, First Class at Anjar and Mandvi are provisionally kept vacant.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 1st May 1955

No. AP-57/55—The Government of India having sanctioned reorganisation of the Electricity Department, Kutch with effect from 12th February 1955 *vide* Ministry of Irrigation and Power letter No. EL-11-103(3), dated the 12th February 1955, the Chief Commissioner is pleased to appoint Shri S. V. Parodkar, Resident Engineer on Rs. 220 (Fixed) p.m. plus Rs. 70 allowance as Assistant Engineer, Phul Section in the Scale of Rs. 220—15—400—EB—20—500—EB—25—650, with effect from 12th February 1955 upto the end of February 1956.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 1st May 1955

No. AP-57/55—The Government of India having sanctioned reorganisation of the Electricity Department, Kutch with effect from 12th February 1955 *vide* Ministry of Irrigation and Power letter No. EL-11-103(3), dated the 12th February 1955, the Chief Commissioner is pleased to appoint Shri C. L. Raval, Assistant Engineer on Rs. 170 p.m. in the scale of Rs. 130—10—180 as Assistant Engineer on Rs. 220 p.m. in the scale of Rs. 220—15—400—EB—20—500—EB—25—650 with effect from 12th February 1955 until further orders.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 2nd May 1955

No. S-22/55—Subject to his title to leave being certified by the Comptroller, Saurashtra, the Chief Commissioner for Kutch is pleased to sanction 83 days leave to Shri H. D. Kadia, Assistant Engineer, Irrigation Division, Kutch P.W.D. with effect from 26th April 1955 to 17th July 1955 (both days inclusive).

2. Shri J. N. Mankad, Supervisor will officiate as Assistant Engineer during the absence on leave of Shri H. D. Kadia.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 3rd May 1955

No. S-246/54—Reference Government of India, Ministry of States letter No. F. 12(30)-S/54, dated the 23rd December 1954.

2. The Chief Commissioner for Kutch is pleased to sanction the continuance on the existing terms of re-employment of Shri B. M. Mehta, as a temporary Deputy Collector (Senior Grade) for work connected with the abolition of Jagirdari in Kutch with effect from 1st March 1955 to 15th December 1955.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 5th May 1955

No. S-13/35—In exercise of the powers delegated to him under the Government of India, Ministry of Home Affairs letter No. F. 35(1)-S/54, dated the 29th April 1955 and in consultation with the Union Public Service Commission, the Chief Commissioner for Kutch has been pleased to appoint Shri H. N. Patel as a surgeon for the Jubilee Hospital, Bhuj with effect from 12th March 1955 to 28th February 1956.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 5th May 1955

No. S-197/54—Subject to his title to leave being certified by the Comptroller, Saurashtra, Rajkot, the Chief Commissioner for Kutch is pleased to grant to Shri K. N. Thacker, Mamlatdar, Abdasa, ninetytwo days leave with effect from the date of availing.

2. The routine charge of the post of Mamlatdar Abdasa should be held by the Avalkarkun of that Taluka pending appointment of an officer to officiate in the leave vacancy.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 5th May 1955

No. S-45/55—Reference Government Order No. G-224/52, dated the 17th April 1953.

2. With the approval of the Government of India, Ministry of Education (*vide* their letter No. F. 8-1/55/H-3, dated the 12th April 1955), the Chief Commissioner has been pleased to continue, on the existing terms, the appointment of Shri K. V. Desai, M.Sc., as the Principal of the Intermediate College in Kutch with effect from 23rd April 1955 until further orders.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

Bhuj, the 5th May 1955

No. S-70/54—Consequent on the retirement of Shri B. M. Mehta, Deputy Collector (Senior Grade) and his re-employment as a temporary Deputy Collector (Senior Grade) for work connected with Jagirdari (*vide* Government Notification No. S-246/54, dated the 3rd May 1955), the Chief Commissioner has been pleased to make the following appointments:—

- (i) Shri N. Y. Samarth, Deputy Collector (Junior Grade) to be Deputy Collector (Senior Grade).
- (ii) Shri K. J. Thacker, temporary Deputy Collector, (*vide* Government Notification No. S-201/53, dated the 31st July 1954) to officiate as Deputy Collector (Junior Grade) *vice* Shri N. Y. Samarth.

By order

S. B. PATIL

Secretary to the Chief Commissioner for Kutch

GOVERNMENT OF AJMER

Revenue Department

NOTIFICATIONS

Ajmer, the 28th April 1955

No. 73/13/53-Rev.—In exercise of the powers conferred on him by clause three of subsection (c) of Section 2 of the Ajmer Land and Revenue Regulation, 1877 (II of 1877) as adopted from time to time, read with the Government of India, late Home Department Notification No. F. 126/37-Public, dated 1st April 1937 the Chief Commissioner hereby appoints Shri A. J. Jaisinghani, Special Manager, Courts or Wards, Ajmer as Revenue Officer for Ajmer Sub-Division for the purposes of the said Regulation.

By order

P. N. SETH

Deputy Secretary

Ajmer, the 28th April 1955

No. 1/17/54-Rev. (Forest)—In exercise of the powers conferred by section 9 of the Ajmer Forest Regulation, 1874 (VI of 1874) the Chief Commissioner, Ajmer hereby directs that the following further amendment shall be made in the Rules for the regulation of grazing and grass cutting in the State forests of Ajmer published under Chief Commissioner's notification No. 832-C/89-A/35, dated the 21st November 1935, namely:—

In the said Rules—

(i) for rule 13 the following shall be substituted, namely: 13. The following rates shall be charged with effect from 15th October 1954 for grazing under the three foregoing rules:—

					Rs. A. P.
Cow bull or bullock	..	..	..	..	0 3 6
				per month per head	
Buffaloe	..	..	..	..	0 2 0
				per month per head	
Sheep	..	..	..	..	0 2 0
				per month per head	

These rates shall apply to all reserved forests in the State whether Hakuk or Nazul and shall equally apply to all whether right-holders or others.

(ii) Rule 6 shall be omitted.

By order

A. SEN

Chief Secretary

Ajmer, the 5th May 1955

No. 62(2)/111/53-Rev—It is hereby certified that the Certificate of Approval granted to Shri Badhi Chand Gangwal, Jeweller, Mahaveer Park Road, Jaipur, in this Government Notification No. 62(2)/111/53-Rev, dated the 29th May 1954, has been further renewed with effect from 1st January 1955.

2. This renewed Certificate of Approval will remain in force upto the midnight of 31st December 1955.

By order

P. N. SETH

Deputy Secretary

Ajmer, the 5th May 1955

No. 62(2)/70/53-Rev—It is hereby certified that the Certificate of Approval granted to Shri Balmukund Rath, Prop. Rath & Co., Nasirabad in this Government Notification No. A/25-1-III, dated the 29th November 1946 has been further renewed with effect from first January 1955.

2. This renewed certificate of approval will remain in force up to the midnight of 31st December 1955.

By order

P. N. SETH

Deputy Secretary

GOVERNMENT OF AJMER

Revenue Department

NOTIFICATION

Ajmer, the 23rd April 1955

No. 52/1/53-Rev.—In exercise of the powers conferred by section 10 of the Land Improvement Loans Act, 1883 (Act XIX of 1883) and section 4 of the Agriculturists Loans Act, 1884 (Act XII of 1884), and in supersession of the existing rules published with notification No. 63/1/49-Admn. of 1st June 1949, the Chief Commissioner is pleased to make the following Rules:—

TAQAVI RULES

CHAPTER I

General Principles

1. These Rules may be called the Ajmer Taqavi Rules, 1955.

(b) These rules shall come into force with effect from the 15th May 1955.

2. In these rules unless there is something repugnant in the subject or context:

- (1) "Act XII" means the Agriculturists' Loans Act, 1884 (XII of 1884).
- (2) "Act XIX" means the Land Improvement Loans Act, 1883 (XIX of 1883).
- (3) The expression "the Two Acts", "both Acts" or "these Acts" mean Act XII and Act XIX.
- (4) "Government" means the Government of Ajmer.
- (5) "Taqavi" means a Loan advanced under Act XII or Act XIX.
- (6) "Collector" means a Collector as defined in the Ajmer Land and Revenue Regulation, 1877 (II of 1877) or in the Ajmer Tenancy and Land Records Act, 1950 (XLII of 1950).
- (7) "Revenue Officer" means an officer as defined in the Ajmer Land and Revenue Regulation, 1877 (II of 1877) or appointed under the said Regulation and includes a Tehsildar, a Naib Tehsildar or a Girdawar except where otherwise indicated.

3. *Nature of the loan*—Loans under these Acts are intended to be recovered in full unless otherwise indicated.

4. *Objects for which loans under Act XIX may be granted*—(a) Loans advanced under Act XIX of 1883 are intended for the purpose of making improvements, as defined in section 4(2) of the Act. The proposed improvement should add to the letting value of the Land, that is to say, it should be of a durable character, intended to last for some years at least. Examples are given in the Act itself, but so far the local Government has not declared any particular work to be an improvement under 4(2) (f) of the Act. In case of doubt whether any particular work falls within the definition, the question should be referred to the Government for orders.

(b) The purposes for which loans are most commonly given under this Act are constructing embankments, the construction or boring of masonry or semi-masonry wells, the sinking of wells and the installation of some form of power plant for the lifting of water therefrom together with the construction of distributing channels.

5. *Objects for which loans under Act XII may be granted*—(a) Loans advanced under Act XII of 1884, are intended for (a) improvements, (b) relief of distress. For loans under this Act the word "improvements" is less narrowly defined than it is for the purposes of Act XIX. The improvement aimed at need not be of the same durable character, but in normal circumstances such loans usually will be given for improved seeds, improved cattle, fertilizers, and agricultural implements or machinery. Only in exceptional cases will they be advanced for unimproved seed or cattle.

(b) No advance under these rules can be made for payment of existing debts or for the purchase of rights in agricultural land.

(c) Loans for the relief of distress are required on the occurrence of certain calamities, for example on the occurrence of famine, flood, drought, frost, fire, cattle disease, or disease of crops. In such circumstances there is no question of looking specially to improvement as the object of the loans. But Collectors are warned that even in such circumstances the loans are to be advanced only to solvent cultivators, and if in their opinion gratuitous or semi-gratuitous relief is required, for example for the victims of famine or flood or fire, money allotted under these Acts cannot be

used for these purposes but application must be made to those who control famine or other charitable funds. Even in circumstances of calamity, loans under these Acts are intended only to enable solvent cultivators to replace their losses in agricultural capital.

CHAPTER II

Provision of funds

6. *General control of allotment*—Financial provision is made by Government for loans under the two Acts.

7. *Annual estimates*—The annual estimate will be prepared by Collector in Forms I, I-A & I-B and will consist of a revised estimate for the current financial year as well as of an estimate of Probable requirements for the succeeding financial year.

8. *Dates of submission of annual estimates by Collector*—The Collector will submit his estimates in duplicate not later than 15th of September to the Government in Revenue Department.

9. *Figures of recent selected normal years*—The forms provide for the figures of recent selected normal years in columns 2, 3 and 4. In preparing his estimates the Collector will use them as an indication of what has been advanced in the tehsils of his district in previous years, but will make his own estimate of what he is likely to require during the remaining six months of the current financial year and during the whole of the succeeding financial year. Where his estimates are considerably larger or smaller than the figures of previous years, he should give a special explanation for the difference.

10. *Collector's duties regarding estimates of the Agriculture Department*—In these estimates, the Collector has to include the estimates for wells, well-borings and for improved seed other than sugarcane seed, fertilizers such as oil cakes and chemical fertilizers, and agricultural implements, submitted to him by the Agriculture Officer. The estimates of the Agriculture Officer shall be due in triplicate in the Collector's Office by the 1st of September. The Collector will scrutinize these estimates, and should reduce them if in his opinion (a) it is unlikely that so much money can be distributed to suitable recipients within the year or (b) the outstandings of taqavi are heavy and it will prove difficult to collect the money. He will send the duplicate copies of the estimates in respect of small wells, well-borings, improved seed other than sugarcane seed, fertilizers such as oil cakes and chemical fertilizers and agricultural implements to the Agricultural Officer for information, noting hereon the amounts he has provided in his estimate, and, if the figures differ, recording his reasons for differing from the officer concerned. The third copy shall be sent to the Revenue Secretary to Government with his annual estimate (rule 7).

NOTE—Estimates for wells and agricultural machinery—The allotment for taqavi for wells and agricultural machinery is made under separate schemes and Collector does not provide for such projects in their estimates. Agricultural Officer may, therefore, submit his requirement to Government separately.

11. *Additional estimates for unforeseen demands*—On the occurrence of an emergency which could not have been foreseen, calling for taqavi loans, which cannot be met out of the funds already at the disposal of the Collector, he will immediately work out an estimate of his additional requirements and will report this in duplicate to Govt. in Revenue Department.

12. *How to frame an additional estimate*—In these cases the detailed estimates of requirements should be made under each different heading (seed, cattle, etc.) and should be based on definite data.

13. *Allotment by Government*—The Government in the Finance Department shall inform the Collector, Ajmer, through the Revenue Department what amount shall be placed at his disposal for loans under Act XII and XIX for a financial year.

14. *Allotment by Collector and power to transfer allotments*—On allotment by Government the Collector shall earmark in his discretion for the sub-divisions of the district amounts under each Act, keeping a small reserve out of the allotment to meet the requisitions from Sub-Divisional Officers for extra grant, if any, unexpected balances of one sub-division may be transferred by the Collector to any other sub-division but he shall not without the previous sanction of Government transfer balances from allotments originally intended for loans under the one Act to loans under the other. An intimation of allotment of funds for sub-divisions and transfers from one sub-division to other shall be sent by the Collector to the Government in the Revenue Department.

15. *Restriction regarding taqavi earmarked for special purposes*—No taqavi earmarked for wells and well-borings, for agricultural implements, for advances in kind by or under the supervision of the Agricultural Department shall be devoted to any purpose other than that of its allotment without the orders of the Government in the Department dealing with it.

16. *Intimation of expenditure, refunds and further requirement by the Collector*—(a) The Collector shall notify to Government monthly any sum which he draws from the treasury out of the amount earmarked for him, by the 8th of the month following that to which it pertains, specifying under which Act it has been drawn. He shall similarly notify sums which the disbursing officers refund into the treasury under rule 61 out of the sums drawn from the district allotment.

(b) On 1st September, 1st October, 15th December and 15th January in each year the Collector shall report by express letter to the Government in the Revenue Department how much has actually been disbursed under each Act of the amount earmarked, and how much more taqavi under each Act he expects to require during the remainder of the year. The Collector shall also re-examine the position of the allotments in the last week of February each year and shall report by express letter to Government both in the Finance Department and the Revenue Department by March 1, at the latest, all savings for surrender, keeping with him only such small amounts as in his opinion would definitely be spent in full before the close of the year.

(c) During the period 1st August to 28th February in each year all the reports mentioned in this rule shall be sent by express letter, to be followed up when necessary by detailed explanatory letter. An intimation of new requirements should always be made by express letter, but must be followed immediately by a letter giving full explanations.

CHAPTER III

Applications for loans, the methods of making loans, The record of the loans

17. *Scope of the Chapter*—This chapter deals in the first place with loans advanced by the sub-divisional officer or by the tehsildar in normal times. But the rules regarding written applications, security, instalments of advances, instalments of repayments, the right to make improvements, mortgages, record, and inspection, apply generally, subject to specified exceptions, to all advances made under the two Acts, whether by the Collector, subordinate officers, or by or at the instance of officers of the Agricultural Department.

18. *To whom applications may be made, their entry in misband register*—Applications for loans shall be made in writing to the Tehsildar or Sub-Divisional Officer. They will be entered in the misband register of the Sub-Divisional Officer, or, if he is empowered to grant the loan, in the misband register of the Tehsildar.

19. *Act XII applications from a single village*—Applications under Act XII made at one time from borrowers of a single village will be included in one file and treated as one case. Applications under Act XII require no stamp.

20. *Court-fee stamp on Act XIX applications and entry in misband register*—Applications under Act XIX must be stamped under clause (b) of Article I of Schedule II of the Court Fees Act with a court-fee Label of one anna where the application is for a loan of Rs. 50 or less, and with a court-fee label of eight annas where the application is for a loan for more than Rs. 50. Each loan under Act XIX will be entered as a separate case in the sub-divisional officer's misband register.

21. *Requisites of an application*—(i) Every application for a loan shall be made in Form XIII appended to these rules.

(ii) Printed forms of application shall be supplied free of charge by the officer distributing taqavi, but the use of printed forms is not compulsory and applications may be made on plain paper, but it shall be in the prescribed form.

(iii) The applicant shall sign a declaration that all the facts stated in his application are correct to the best of his knowledge and belief and that, if an advance is granted to him, he will conform in all respects to the rules issued by Government from time to time and abide by the conditions therein laid down.

21. *Joint applications*—Persons wishing to receive loans under Act XII on joint liability may present a joint application but the information required in rule 21 must be given separately for each applicant.

23. *Promptitude essential in dealing with taqavi matters*—All business connected with the grant of loans shall be carried through with the utmost promptitude consistent with due care and safety. An officer ordering an inquiry shall fix the date for report so as to ensure that it is completed in time to enable the advance, if sanctioned, to be made to the applicant before the expenditure for which the money is required has to be undertaken.

24. *Officers by whom inquiries must be made*—(a) Act XII applications—The inquiry shall be made by an officer not below the rank of a Girdawar.

(b) Act XIX applications—The Sub-Divisional Officer or the Tehsildar shall either make a local inquiry himself or cause such inquiry to be made by an officer of a rank not below that of a Naib-Tahsildar.

25. *Powers of inquiring officer*—Any Sub-Divisional Officer or Tehsildar making an inquiry may, in conducting it, exercise the powers of a revenue court under section 201 of the Ajmer Tenancy and Land Records Act, 1950, to summon persons to give evidence or produce documents.

26. *Applications from the same village*—If more than one application is received from the same village the Sub-Divisional Officer should take all such applications on the same day. Applicants or their sureties and, in addition the Patwaries of the village in which the applicants or their sureties live or possess property which they propose to hypothecate, should be required to attend on the date fixed.

27. *Procedure in making inquiries: application to be refused in certain circumstances*—(a) The officer making the inquiry shall verify the particulars given in the application prescribed under rule 21. If the applicant or his Surety (if any) is in arrears with respect to any previous taqavi advanced or with respect to any Government dues the application shall be returned without further inquiry for refusal, and shall be refused.

(b) Further, in making the inquiry or in forwarding the result, the Tehsildar shall refer to the list maintained under rule 205. If any taqavi advanced to the applicant has had to be remitted as irrecoverable, the application shall be refused, unless the Revenue Secretary to Government on consideration of the circumstances, allow it.

28. *When security may be verified*—Provided that the applicant and his surety (if any) are not in arrears in respect to any State or Central Government dues, and that no taqavi advanced to the applicant has ever been remitted the officer making the inquiry will proceed to come to a definite finding on the adequacy of the security offered.

29. *Manner of verifying landed security*—(a) If the security offered is land, the officer entrusted with the inquiry under rule 24 shall verify the rights of the applicant or his sureties from the tehsil registers and shall also verify from the Registration Department the nature and extent of all encumbrances on land. He shall take particular care not to overlook any old encumbrances.

(b) If any encumbrance has not been recorded in the Mutation register as required by the revenue law in force or the rules issued therein the claim of the encumbrancer may ordinarily be disregarded in estimating the value of the security offered, unless the encumbrance has been created with due regard to the provisions of the Land Alienation Regulation and is admitted by the borrower and unless it is brought forward by the encumbrancer himself in compliance with the notice issued under section 5 of the Land Improvement Loans Act, 1883.

30. *Amount of loan in relation to the value of security*—In the case of landed property, the loan sanctioned must not exceed two-thirds of the value of the security.

31. *Copy of loan order to be furnished to the registration office in case of landed security*—A copy of an order granting a loan for which immovable property is mortgaged as security must under section 89 of the Registration Act be sent to the registration office. If a separate instrument of mortgage is executed as a security, a copy of the instrument must be sent to the registration office.

32. *Personal security: the amount to be advanced on it*—

(a) If personal security is offered, the applicant must produce at least two solvent and substantial sureties. The amount so advanced shall not exceed in the case of an occupancy or ex-proprietary tenant five times, in the case of a non-occupancy tenant an amount equal to the annual rent paid by the tenant in the village in which the advance is to be utilised.

(b) Personal security without sureties may also be accepted. If it is offered in interest bearing securities, viz. Government promissory notes, post office savings bank pass books or post office cash certificate; or Defence Bonds or Defence Savings Certificates or National Savings Certificates (to be pledged in the same way as the post office five-year cash certificates) or in fixed deposit receipts of the Reserve or the Imperial Banks, the Central Bank or any other bank recognised by Government. But the amount of loan sanctioned should not exceed the amount of security offered. When security is furnished in Government promissory notes they shall be taken at their market and not at their face value, and should a particular security already deposited depreciate to any extent during the continuance of the loan, a further sum shall be demanded to make up the amount of loan then outstanding and the security bond should be revised if necessary.

NOTE—Fixed deposit receipts of banks accepted as security shall be issued in the name of the Chief Commissioner of the State of Ajmer. In such cases a clause shall also be inserted in the depositor's security bond to the effect that Government shall hold fixed deposit receipt at the depositor's risk and shall not be liable to the depositor in the event of the loss of the security due to the failure of the Bank, or any other cause, and if the security is lost the loss should fall on the depositor who shall furnish fresh security forthwith.

33. *When loans may be advanced on joint responsibility*—Advances of Act XII taqavi may also be given to each of a group of persons on their joint liability. The Sub-Divisional Officer or Tahsildar should, as far as possible, take up all reports on application from the same village, hamlet or a recognised sub-division of a village on the same day either at the tahsil or at some convenient centre, the loans being advanced on the joint responsibility of a group of persons, provided that ordinarily a group should contain not less than six or more than 12 persons. The principle of joint responsibility and the liabilities incurred thereby should be carefully explained to the persons forming these groups, and they should be asked if they wish to exclude any one from among the joint applicants, especially the non-occupancy tenants included in the groups. In the case of tenants the limits given in the previous rule will apply.

34. *Periodical verification of accepted security*—(a) In the case of loans under Act XIX where the outstanding balance exceeds Rs. 100 and landed property has been mortgaged and accepted as security for the loan, the Tehsildar shall verify the security every third year with respect to the balance still due and shall report the results to the Collector.

(b) Loans whose security has been adversely affected shall be dealt with by the Collector under rule 120.

35. *Points requiring special inquiry in the case of Act XIX loans*—The officer making the inquiry will give a definite finding on—

(i) Extent of improvement likely to be effected by the loan;

(ii) the time in which the work will probably be completed.

36. *Public notice under section 5 of Act XIX*—He will consider whether in his opinion it is expedient that public notice be given of the application, and if so, he will publish a notice under section 5 of the Act. Such a notice shall be published in the same way as a notice under section 202, of the Ajmer Tenancy and Land Records Act, 1950 (XLII of 1950). Ordinarily a notice under this rule may be dispensed with in the case of application for loans for pakka wells from tenants who have a right to construct such wells.

37. *Inquiry into applicants' right to make the improvement*—He must further satisfy himself that the applicant has a right to make the improvement. If under the law the sanction of the Sub-Divisional Officer or the consent of the landlord required it must be obtained before the loan can be granted.

38. *The loan order and the borrower's bond*—If after consideration of the report provided by rules 28 and 36 above, or after personal local inquiry, the officer to whom the application is made or forwarded is satisfied of the genuineness of the application and the truth of the facts set out herein, and that the security offered is sufficient, he shall pass an order sanctioning an advance and take a bond, in Form II, III or IV, as the case may be, from the borrower and his sureties, if any:

Provided that, in the case of an application for a loan of Rs. 500 or over for making a bundi or a well in an area

which is irrigated by Government tanks or is under Development Scheme the application should be referred through Public Works Department or to the Agricultural Officer, as the case may be, for opinion and advice.

39. *District Officer to prepare standard estimates for the guidance of officers granting taqavi*—The District Officer shall prepare estimates of the amount of Taqavi required for loans under Act XII, e.g. for seed per acre, for the different crops grown, for purpose of cattle and fodder. These estimates shall be used as a guide in fixing the amount to be sanctioned. He shall also draw up a statement for the district showing the tracts where wells can profitably be constructed and the approximate cost for each class of well in each tract, and frame estimates for similar improvements, such as persian wheels, etc. The Sub-Divisional Officer is personally responsible for seeing that an advance does not exceed a reasonable estimate of the actual outlay involved on the work for which it is given; and the Collector should deal severely with instances in which advances larger than the amount necessary for the work have been given.

40. *Allotments to Sub-Divisional Officers and Tahsildars*—To facilitate the prompt distribution of advances, Sub-Divisional Officers and Tahsildars may be given a definite allotment and be empowered by the Collector to grant loans without higher sanction within the limits of the amount fixed by him.

41. *Pecuniary limits within which officers may grant loans*—Subject to the general condition that the total allotment made to the district or the officer concerned is not exceeded, Collector and Sub-Divisional Officer may grant individual loans under both Acts up to Rs. 3,000 and Rs. 250 respectively, and Tahsildars may grant individual loans under Act XII up to Rs. 150. For larger loans the sanction of the Government is necessary. The exercise of these powers is subject to consultation with the Agriculture Department where the special rules in succeeding chapters require this.

42. *Minimum amount and rounding of loans*—(a) No loan shall be advanced for a sum of less than Rs. 5 or for a sum which is not a multiple of Rs. 5.

(b) *Rate of interest*—The rate of interest shall be one anna in a rupee or 6½ per cent per annum unless the Government sanctions the grant or continuance of any particular loan at a lower rate or free of interest.

43. *Instalments of loans*—(a) Generally, in the case of large loans, a borrower will not require the money in one lump sum. Such loans should ordinarily be advanced in instalments. In the case of agricultural improvements or machinery, the first instalment to be given should be calculated so as to cover the cost of the plant or machinery or part of it, and the balance in one or more instalments to pay for the remainder or to cover the cost of erection. In the case of wells, the first instalment should cover the cost of excavation and collection of material, and the second the completion of the work. If pumping machinery is to be installed, the cost of installation should be advanced as a third instalment. Care should be taken to fix suitable instalments for the particular work and a reasonable period for its completion.

43. (b) (i) The recipient of a taqavi exceeding Rs. 100 under Act XIX shall maintain regular accounts in a register in the forms XII, XXIII or XXIV appended to these rules which shall at all time be available for check by a revenue officer or by an inspecting officer.

(ii) Wages shall be paid to the labourers daily accounts are maintained in form XXII and at least after every seven days when accounts are maintained in form XXIII. (Any failure to pay wages in time or to pay the amount agreed upon with the labourers may render the recipient of taqavi liable to forfeiture of the whole or part of subsequent advances.

(iii) In form XXIV regular accounts to show clearly how much instalment has been spent by the recipient are to be maintained.

44. *Subsequent Instalments not to be paid until previous instalment has been properly utilized*—When an advance has been sanctioned in more than one instalment, subsequent instalments shall not be paid until the Sub-Divisional Officer has satisfied himself by personal inspection that the work to be done with the help of the money previously advanced has been completed or nearly completed, or until he has received a report to that effect from the Tahsildar, who shall either make a local inspection himself or depute his Naib Tahsildar or in exceptional circumstances the Girdawar to do so. If the work is being constructed under the supervision of the Agriculture Officer, his certificate of part completion will be accepted in place of this report.

45. *Instalments to be specified in the order*—If a loan is to be advanced in instalments, the number of instalments in which it is to be advanced, and the amount of each, should be specified in the order.

46. *Order to specify the terms of repayment*—The order or sanction will specify the terms and dates of repayment. The general principle is that repayment should fall due when and as the loan becomes productive.

47. *Terms of repayment in the case of Act XII loans*—Advances for seed, manure and kachcha wells should be made repayable in full when the crop for which the advance was made is expected to come to maturity.

48. Advances for cattle and fodder should be made repayable in three or four half-yearly instalments. The whole amount should be repaid within two years, but the Collector may sanction an extension up to three years.

49. Advances for the purchase of agricultural machinery should ordinarily be repaid in six-monthly instalments spread over a period not exceeding five years.

50. *Government's sanction required when the term exceeds certain limits*—If the loan has been made under Act XII, the sanction of the Revenue Secretary to Government is required, if the period exceeds three years in the case of loans under Rs. 300 and if it exceeds five years in the case of loans of Rs. 300 or over. In special cases the Revenue Secretary can sanction extension up to a limit of 20 years.

51. *Period of repayment of Act XIX loans: Equated instalments of repayment*—(a) If the loan has been made under Act XIX, the first instalment for repayment shall not be deferred for more than 2½ years, and the whole amount shall ordinarily be repaid within 10 years from the date of the advance of the loan; or if the loan has been advanced in instalments, from the advance of the last instalment. In special cases the Collector may extend the period up to 20 years with sanction of Government. The sanction of the Government is required to extensions over 20 years.

(b) The amounts required to pay off the loan within different periods should be explained to the borrower, and unless some reasons appears to the contrary the period which he prefers should be fixed. When the whole period of the repayment has been determined, the instalments shall be equated, that is, fixed at equal amounts including principal and interest, for each half-yearly instalment. To ascertain the amount of a half-yearly instalment which will repay the loan in the period proposed, it is necessary to refer to the relevant table of equated payments in Form XIV appended to these rules; but, provided that the instalment proposed is sufficient to repay the loan within the sanctioned period, it may be fixed at any convenient figure. The tables show the sum which, paid half-yearly, will clear the loan in cases in which the first repayment is due exactly six months after the final issue of the loan. If the first repayment is due at a later date the sum should be proportionately increased. The instalment agreed upon should be entered in Form II before the payment order is signed.

52. *Dates of instalments of repayment*—If money has been advanced for a work such as the construction of a well, the probable date of completion shall be noted in the order of sanction. Ordinarily, instalments should be made payable on the date fixed for instalments of revenue or of rent, according as the borrower is a proprietor or a tenant.

53. *Prohibition of loans to certain persons*—Without the express permission of the Collector no advance shall be made to a minor or to a pardahpashin woman.

54. *Loans to Co-operative Credit Societies*—In the present state of the law advances under the two Acts cannot be granted to co-operative credit societies unless they own or occupy arable land in their corporate capacity. Members of such societies are not, however, debarred from receiving loans under these Acts, but when they receive them, the societies to which they belong should be informed.

55. *Modes of making payments by disbursing officers*—After the order in Form II, III or IV has been signed by the disbursing officer and the borrower, the disbursing officer shall make payment either (a) by an order in Form XV appended to these rules, on the presentation of which payment of loan or where the loan is advanced in instalments, each instalment of the loan shall be made at Treasury or Sub-Treasury or (b) in cash from the funds which will be obtained by the disbursing officer in the manner prescribed in rule 59.

56. *Conditions of making payment at Sadar or Tahsil*—(a) If the payment is not made at Sadar the file may be sent to the Tahsildar with the payment order for necessary action.

(b) The disbursing officer or the Tahsildar, as the case may be, shall personally deliver a copy of the order in Form No. XV or cash, to the borrower and the borrower shall sign a receipt on the order for each sum advanced to him.

(c) If the payment is made at the Tahsils, the Tahsildar shall return the file after payment to the disbursing officer for necessary action under rule 176.

(d) The order in Form No. XV can only be delivered and payment can only be made to the borrower himself or, in the case of Act XIX loans exceeding Rs. 500 to his agent duly authorised for this purpose.

Note:—Receipts for advances under Act XII of 1884 are exempt from stamp duty.

57. *Borrower to get a slip in Form VI in certain cases*—If the payment of a loan is to be made in more than one instalment, the disbursing officer shall give to the borrower a slip in Form VI duly filled up and signed by him.

58. *Disbursing Officer's responsibility regarding communication of information to the patwari*—(a) The disbursing officer is responsible for seeing that the patwari enters in his taqavi debtor's sheet kept under rule 123 all persons in his circle who have taken advances.

(b) If the loan has been advanced under Act XIX, he must see that the patwari enters up the details in Form XII.

59. *Supply of cash to Disbursing Officer*—The Disbursing Officer may obtain supplies of cash in the following ways:

(a) for individual loans, on an order in Treasury Form No. XV payable to himself;

(b) by similarly drawing a lump sum sufficient to cover several loans, if he expects to receive several applications, such sum not to exceed the total amount placed at his disposal by the Collector.

60. *Disbursing Officer's accounting procedure when disbursement is over*—When the distribution for the time being is completed, the disbursing officer shall pay into the treasury, as soon as possible any undisbursed balance, to be credited to recoveries of "Agricultural loans", principal (under the appropriate Act). With the treasury receipt he shall submit to the Collector a detailed bill accounting for the lump sum drawn under rule 59(b). The Collector shall notify monthly all such refunds by the 8th of the month to which they pertain to the Revenue Secretary to Government vide rule 16(a) in Chapter II.

61. In order that the outstanding balances of principal, may not be fictitiously swollen in the district and provincial accounts, it is essential that undisbursed items shall be repaid into the treasury before the close of the financial year, i.e., no item should remain in the disbursing officer's hands on the 31st March.

62. *Utilization of unspent balance refunded into treasury*—Under the system of accounts involved by these rules the unspent balance of taqavi refunded into a treasury is treated as a reduction of expenditure and is thus a saving. It can be utilised by a district officer for future expenditure within the financial year according to the needs.

63. *Disbursing Officer to keep an account in Form V*—The disbursing officer shall keep an account in Form V. The account shall be balanced and the cash, if any, checked daily. When no more disbursements are to be made, and in any case on 1st September and 1st March, the disbursing officer shall forward the account to the Sadra wasil Baqi Nawis who will check the totals and have the figure verified by the treasury office and then return the account, if necessary to the disbursing officer.

CHAPTER IV

Special Rules for Wells and Boring of Masonry Wells

64. *Estimating of funds by the Collector*—On receipt of a report in triplicate from the Agricultural Officer by 1st October the Collector estimates his requirements for wells and well-borings along with his requirements for taqavi for other purposes under rule 10 in Chapter II.

(i) With reference to his report, the Collector will make a monthly examination of his taqavi allotment. He will ascertain how far the Agricultural Officer is working up to his programme.

(ii) The Collector will intimate to the Agricultural Officer from time to time the amount available with him for disbursement during the financial year under this part of the chapter.

65. *Well supervisors and borers to encourage applications*—The well supervisors and borers of the Agriculture Department in close collaboration with Tahsildars will encourage landlords and cultivators to apply for wells and the boring of existing masonry wells on taqavi.

66. *To whom may applications be made and what they should contain*—Applications for such wells and well-borings may be presented to the officers of either the Revenue or the Agriculture Department in the prescribed form [rule 21(i)] and must be stamped (rule 20) and contain the declaration required by clause (iii) of rule 21.

67. *When and how verification of security may be made*—In the case of applications received by the District or the Sub-Divisional Officer and considered suitable by them and applications received by Tahsildars and considered suitable by the Sub-Divisional Officer, verification of security may be made at once in accordance with rules 28 to 31 to Chapter III.

68. *Applications to be forwarded to the Agricultural Officer*—If the security is found to be adequate the applications arranged by Tahsils will be forwarded to the Agricultural Officer for consideration along with those received by him.

69. *Applications received by the Agriculture Department to be forwarded monthly to the Collector*—The applications received by the Officers of the Agriculture Department will be collected by the Agricultural Officer and a list of those approved by him arranged by tahsils will be submitted to the Collector not oftener than once a month for verification of security.

70. *Collector to make inquiries and return applications*—The Collector will make an inquiry into the general suitability of the applicants, verify the security in accordance with the rules referred to above (vide rule 67) and return the applications with his remarks to the Agricultural Officer.

71. *Verification of security to be made for Rs. 800*—As the type of well to be constructed can be determined only after actual boring, an accurate estimate of the cost cannot be prepared in advance and the verification of security therefore in each case should be for a sum of Rs. 800 which will cover most cases, any unspent balance being refunded later.

72. *Agricultural Officer to decide the order of priority of all applications and to send a list to the Collector for allotment of funds*—At convenient intervals, not shorter than a month, and before the 1st of January, the Agricultural Officer will consider together all the pending applications, whether presented originally to him or to officers of the Revenue Department, in which the Collector has duly passed the security as satisfactory, and in consultation with the Agricultural Officer will decide the order of priority in which the various projects, with regard to the Agricultural Officer's own general programme of work, could be taken up and finished with the current financial year. A list of the approved projects in order of priority, will then be sent to the Collector with a request for the grant of taqavi.

73. *Collector or Sub-Divisional Officer to have taqavi forms filled up by approved applicants and to fix the instalment of repayment*—On receiving the list of approved projects in order of priority from the Agricultural Officer the Collector or the Sub-Divisional Officer will have taqavi Form II filled up and signed by each applicant whose project is on the approved list and can be financed with reference to the allotment.

In fixing the instalment of repayment the Collector or the Sub-Divisional Officer shall be guided by rule 51 in Chapter III.

74. *Collector or Sub-Divisional Officer to remit the necessary amount to the Agricultural Officer*—He will then remit the amount of taqavi required for the applicants who have filled up the taqavi Form II, to the Agricultural Officer who will keep the necessary account against his allotment for each project showing the name and the address of each recipient of taqavi.

75. *Sub-Divisional Officer, Tahsildar and the Patwari to be furnished with the necessary information for watching the progress of the works*—At the same time as the Collector or the Sub-Divisional Officer remits the money to the Agricultural Officer he shall furnish the necessary information immediately to the Tahsildar. If the disbursement has been made by the Collector he will furnish the information through the Sub-Divisional Officer. The Sub-Divisional Officer shall enter the work in his list in Form XII (Rule 117) and forward the information to the Tahsildar. He will at the same time proceed under rules 176 and 177 as if he had disbursed the loan himself. The Tahsildar shall immediately get it entered in the partwari's taqavi debtor's sheet (rule 133) and list of works (rule 112) and shall note it for the purpose of including a report on the work in his quarterly reports under rule 116.

76. *Accounts of expenditure to be kept by the Agricultural Officer and to be furnished to the Collector and the borrower*—The Agricultural Officer will take immediate steps to have the work started and finished within one month. He will submit a list of the wells completed each month to the Collector arranging the items by tahsils and showing for each well the date of commencement and completion, the amount of taqavi, the amount of expenditure and the unspent balance, if any. He will also remit the unspent balance with the list to be credited as refund against the borrowers concerned or ask for the Collector's approval to spend it on allied purposes, for the benefit of the borrower and with his consent. An account in the form as may be prescribed by Agriculture Department for showing details of expenditure on each well will be attached to the list. A copy of this account will also be given to the borrower who will be at liberty to bring any unjustifiable expenditure to the notice of the Collector and the Agricultural Officer within one month of the receipt of the account.

77. *Possible loss on an unsuccessful well will be borne by the borrower to the extent of Rs. 15*—Every reasonable effort will be made by the Agricultural Officer to make the well successful. An allowance has however to be made for subterranean conditions; and, in unavoidable cases, such loss on unsuccessful wells as does not exceed Rs. 60 per well may have to be met from the applicant's taqavi loan.

CHAPTER V

Special rules for making advances of taqavi in the form of (1) Improved varieties of seed other than sugarcane seed, (2) Agricultural implements, (3) Fertilizers such as oilcakes and chemical fertilizers.

78. *Submission of estimates by the Agricultural Officer*—To enable the Collector to obtain funds for the purpose to which this part of the chapter applies the Agricultural Officer has to submit his estimates in triplicate to the Collector by the 1st of September each year and the Collector has to proceed as laid down in rule 10.

79. *Collector to intimate allotments to the Agricultural Officer*—As soon as the allotments for the financial year are known the Collector shall intimate them to the departmental officers concerned viz. Agricultural Officer.

80. *To whom may applications be made*—Applications for the grant of taqavi for any of the purposes covered by this part of the chapter may be made to an Officer of the Revenue Department or to an officer of the Agriculture Department, as the case may be, not below the rank of Supervisor. If the application is received by an officer of the Revenue Department he will forward it for consideration to the Agricultural Officer.

81. All applications must contain the particulars contained in Form XIII prescribed under rule 21(1) and the declaration required in rule 21(iii). Printed forms of applications shall be supplied free of charge by the officer distributing taqavi, but the use of printed form is not compulsory and applications may be made on plain paper.

82. *Selection and forwarding of applications by the Agricultural Officer*—The Agricultural Officer will select as many applications as can be financed with reference to the allotment communicated to him under rule 80 and send them direct to the Tahsildars concerned for enquiry and verification of security. He will at the same time inform the Collector concerned of the following particulars:—

- (i) the number of applications under each item sent to each Tahsildar.
- (ii) the total value of each item of taqavi applied for in the applications, and
- (iii) the date on which the applications were sent to the Tahsildars.

83. *Collector to have enquiries made and the security verified*—(a) The Tahsildars will make enquiries into the general suitability of the applicants, verify the security in accordance with rules 28–30 in Chapter III and return the applications with their report to the Collector with as little delay as possible.

(b) The Collector shall see that the Tahsildars do not delay their reports unnecessarily and shall pass the orders and return the applications promptly with his opinion to the Agricultural Officer in respect of this chapter.

84. *Agricultural Officer to complete a loan order in respect of approved borrowers*—(a) If the applications have been favourably reported on by the Collector and the security has been found to be adequate, the Agricultural Officer shall complete a loan order in Form III or IV, whichever is relevant, in respect of all the borrowers. He shall then, subject to the condition that the allotment communicated to him under rule 79 is not exceeded, advance

the required taqavi in kind to the borrowers and enter the particulars of the article advanced and its money value, the latter in red ink, against borrower in the appropriate column of the loan order form.

(b) If the repayment is to be made by instalments, he shall fix them in accordance with rules 47 and 49 and note them in the loan order form. He shall also deliver a borrowers slip in Form VI to each borrower, if so required, under rule 57.

85. *Relaxation of the ordinary minimum and the procedure for rounding in the case of taqavi advanced in kind under this chapter*—The provision of rule 42 regarding the minimum amount of loan to be advanced and the procedure for rounding loans do not apply to loans advanced in kind under this chapter.

86. *Agricultural Officer to forward applications and loan orders to the Sub-Divisional Officer*—The Agricultural Officer will forward all the applications and their loan orders properly arranged to the Sub-Divisional Officer concerned who will enter the applications in his own misband register and proceed under rule 176 onwards as if he had disbursed the taqavi himself.

87. *Points requiring Sub-Divisional Officer's particular attention*—The Sub-Divisional Officer shall see in particular (1) that the money value of the taqavi in kind disbursed is credited to the Agriculture Department, without delay in the form desired by the Agricultural Officer and (2) that the necessary information is promptly communicated to the patwaris and entered by them in their taqavi debtor's sheet, vide rule 123.

CHAPTER VI

Note:—Except as expressly mentioned in this chapter, the rules in the rest of this Manual do not apply to the advances made by the Agricultural Officer under this chapter.

Special rules for taqavi advanced by the Agriculture Department from their separate funds in the form of seed, grain, implements or manure.

88. *Arrangement of funds by the Agricultural Officer*—The Agricultural Officer obtains his funds for the purpose of making advances under this chapter direct from the Central Government or the State Government.

89. *Applications to whom made and on what forms*—Applications for loans under this chapter shall be made in the prescribed printed form to the Agricultural Officer or such other officer of the department as may be specified in this behalf by him.

(b) The Agricultural Officer may prescribe his own forms of application and agreements on the model of Forms III and IV appended to these rules.

90. *Application to be sent to the Collector for inquiry and verification of security*—The Agricultural Officer responsible for disbursement shall get an inquiry made into the solvency of each borrower to whom he proposes to advance taqavi and shall also get the security, if any, offered by the borrower verified. With this end in view he shall forward the applications not more frequently than once a month to the Collector.

91. *Steps to be taken by the Collector: delegation of powers to the Sub-Divisional Officer*—The Collector will have inquiries made and the security, if any, verified in accordance with the rules in Chapter III and return the applications with his views to the Agricultural Officer. The Collector may, in his discretion, delegate his powers of dealing with such applications to the Sub-Divisional Officers.

92. *Advance of taqavi in kind by the Agricultural Officer*—Provided that the applications are favourably reported on by the Collector or Sub-Divisional Officer, the Agricultural Officer may advance the required seed, grain, implement or manure to the borrowers concerned after getting the prescribed form of agreement filled up by them.

93. *Advance to groups of agriculturists on joint responsibility*—The Disbursing Officer may make advances under this chapter to individual agriculturists or to groups of agriculturists jointly and severally bound to Government for repayment, provided that in the case of payment to a group of borrowers, on joint responsibility he shall be guided by rule 33.

94. *Principles guiding the fixation of payment instalments*—In fixing instalments of repayment, the Disbursing Officer shall be guided by the principles laid down in rule 47.

95. *Loans may be recovered in cash or kind*—Loans advanced under this Chapter may be recovered in cash or in kind, as agreed upon between the Department of Agriculture and the borrower.

96. *Agricultural Officer to arrange for recovery*—The Agricultural Officer will make his own arrangements for the recovery of loans when they fall due.

97. *Agricultural Officer may request the Collector to collect loans in cash on furnishing specified list*—In the case of loans repayable in cash, when the efforts of the department fail to recover the dues, the Agricultural Officer may forward a list of the borrowers, noting their full addresses, to the Collector and request him to realize the dues. In this list he will state separately the principal and interest (if any) due from each borrower; and when interest runs to the date of recovery, he will give all information necessary for calculating it up to that date.

98. *Procedure of the Collector in collecting the dues and watching its progress*—On receipt of the Agricultural Officer's requisition, the Collector shall proceed to recover the amount as arrears of land revenue and shall credit the collections in the manner indicated by the Agricultural Officer. He shall proceed according to the rules contained in Chapter IX in so far as they are not repugnant to the provisions contained in this Chapter. As stated in rule 174 of Chapter XI, the Collector will not enter these demands in the ordinary taqavi registers and returns. But, in order to ensure sustained attention to the recovery of such demands, he will require similar periodical reports from the tahsildars concerned, through the Sub-Divisional Officers, and from the Sadr Wasil Baqi Navis.

99. *Collector to report to the Agricultural Officer if suspension or remission desirable*—If in any case the Collector considers that suspension or remission of the demand is desirable, he will stay proceedings and report the circumstances to the Secretary to the Government in the Agricultural Department and wait his instructions.

100. When a crop grown from seed advanced under the rules in this Chapter is totally lost from causes beyond the borrower's control, and the Agricultural Officer considers that the recovery of the sawai and/or of the principal will cause undue hardship to the borrower, he may, on the recommendation of the District and Departmental Officers, grant such remissions of sawai and/or of principal not exceeding Rs. 100 in any individual case as he may deem to be suitable.

101. *Rounding of interest*—Where the loan advanced is payable in cash, rule 183 regarding the rounding of interest shall apply to all loans under this Chapter.

102. *Detailed accounts to be kept by the Agricultural Officer*—Detailed accounts of advances made under this Chapter shall be kept by the Agricultural Officer under the rules of his department.

CHAPTER VII

Special rules for advances made to relieve distress on the occurrence of widespread calamity

Note—For special rules applicable to taqavi in famine, see also the Famine Code.

103. *General direction*—The general principles embodied in the rules contained in Chapters I and III and IX—XI apply equally to advances made on the occurrence of a calamity. It is of the first importance to have complete information in the applications to see that the security is sufficient, and that the borrowers are not in arrears but are good payers; to apportion the loans with reference to the needs and haisiyat of the borrower; and to see that returns are furnished to the Sadr Wasil Baqi Navis (rule 176), that disbursements are promptly entered up in the ledger Form VII, and that the requisite information is recorded by the partwari in his taqavi debtor's sheet (rule 123).

104. *Reference to rules regarding recurring of funds by Collectors and allotments by them to their subordinates*—Rule 11 in Chapter II prescribes the procedure of Collectors in estimating their requirements and asking for funds in the case of emergent and unforeseen demands, and rule 40 in Chapter III relates to the allotment of funds by the Collector to his Sub-Divisional Officers and tahsildars.

105. *Disbursing Officer may obtain funds on abstract bills besides other methods*—In addition to the methods described in rule 59 in Chapter III, the Disbursing Officer may obtain supplies of cash for making advances on a large scale in times of widespread calamity on "abstract" bills for such lump sums, within his allotment, as may be authorised by the Collector.

106. *Procedure in obtaining funds on abstract bills*—When approximately three-quarters of the amount of the abstract bill has been expended, and if more money will be required, the Disbursing Officer shall report the gross amount required, including the balance in hand, and shall,

at the same time, submit to the Collector an account called a detailed bill. This detailed bill shall show the total of the disbursements recorded in each Form III and IV, the grand total, and the balance of the last abstract bill in hand. The return in Form XIX shall also be submitted with the detailed bill. The Collector shall then, after such enquiry and examination of the detailed bill and the returns as he may deem necessary for his own satisfaction, draw or authorize the Disbursing Officer to draw such sum as may be sanctioned. The gross amount shall be drawn on a further abstract bill, and the balance in hand shall be formally refunded by short-drawal.

Note:—The nominal refund of the balance in hand is necessary, in order that a reference to the gross amount of each abstract bill may show for what sum a Disbursing Officer is responsible at any given time without reference to former bills.

107. The Disbursing Officer will announce widely the dates and places of his tour in sufficient time to enable applicants to attend his camp. He should fix particular dates for particular patwari's circles at convenient centres, and should require the attendance of the Patwari.

108. *Oral applications to be reduced to writing. Restrictions on joint responsibility; security of land, grove or trees; identification of recipients*—(a) Oral applications will be accepted, but the Disbursing Officer must reduce them to writing as laid down in rule 21. The system of joint responsibility should be largely utilized, and advances distributed on the joint responsibility of not less than 6 or more than 12 persons; at least two substantial cultivators should start each zanjira and should have a voice in selecting the other cultivators with whom they wish to join. The patwaris' records will supply the extent of each applicant's holding and, if he is a tenant, will show whether he is a good or bad payer of rent.

(b) Where any applicants do not wish to take an advance on joint responsibility; but wish to take it on the security of land, there will not be time to refer to the registration records; and, provided that the Disbursing Officer is satisfied that the applicant is a good payer and solvent, he may accept security which is adequate and is stated to be free from encumbrances, on the condition that recovery will be made at once, if the security is found to be encumbered.

In all cases special care must be taken to identify the recipients.

109. *Minimum advance; general principles of distribution*—Special attention of disbursing officers is drawn to rule 43 fixing Rs. 5 as the minimum loan which can be advanced. The disbursing officer should not hope directly to help every cultivator in the village. The aim should be to help the credit of the village as a whole. The right plan, therefore, is to make a selection of the more necessitous or substantial tenants, ignoring the holders of very petty holdings.

110. *Collector may confer the powers of a sub-divisional officer on specified officers*—The Collector is authorized to confer the powers of a sub-divisional officer for the purpose of sanctioning and disbursing taqavi, on Tahsildars and when famine has been declared, on officers in charge of relief circles.

111. *Arrangement of funds for extra clerical staff; the scale on which the staff may be appointed*—In order that the record of loans may be kept complete from the beginning, the Collector will apply to the Revenue Secretary to Government for the allotment of funds for extra clerical staff. The Collector will be authorized, subject to allotment of funds, to appoint accountants to assist the tahsil wasil-baqi-navis and the Sadr Wasil Baqi Navis on the following scales:

(a) *At Tahsil*

If the number of khatas to be written up in the ledger does not exceed 300, the wasil-baqi-navis must do the work himself.

If the number exceeds 300, one or more extra muharrirs on Rs. 45—105 (Non-matriculate), Rs. 55—130 (Matriculate) per mensem may be appointed to write up the khatas in excess of 300 at the rate of 1,500 khatas per muharrir per month. The whole work must be finished within a month at the latest, of the receipt of the files at the tahsil.

(b) *At Sadr*

The Sadr Wasil Baqi Navis will require assistance merely for entering up the disbursing officers' return (rule 178) into his gistwar register of demands and collections in Form XVII.

If the number of such returns does not exceed 250, the Sadr Wasil Baqi Navis must do the work himself.

If the number exceeds 250, one or more extra muharrirs on Rs. 45—105 (Non-Matric) or Rs. 55—130 (Matric) per mensem may be appointed to post the Sadr Wasil Baqi Navis gistwar register in respect of disbursing officer's returns in excess of 250 at the rate of 1,250 returns per muharrir per month.

The whole work should ordinarily be finished within a month of the receipt of the returns.

CHAPTER VIII

Rules for watching the progress of works of improvements, for which advances have been made under Act XIX. Whether in one sum or in instalments?

112. *Entry of details of loans under Act XIX by the patwari*—At the time of disbursement [vide rule 59(c)] the patwari is required to enter up the details of a loan under Act XIX in form XII.

113. *Patwari to report progress of work to the Registrar Girdawar quarterly; registrar Girdawar to report to tahsildar*—On his pay day in January, April, July and October the patwari will bring in this form with an entry showing the progress of each such work until it is completed, and will hand in a written copy of the entry to the Registrar Girdawar for the use of the wasil-baqi-navis and the tahsildar. The Registrar Girdawar will compare the copy with the original and pass it on to the tahsildar, through the wasil-baqi-navis.

114. *Checking of the patwari's list by the Girdawar*—When ordered by the tahsildar, the Girdawar will check the patwari's Form XII on the spot, and report the result.

115. Any revenue officer and any other officer whom the Collector may authorize in this behalf may at any time enter on any land for the benefit of which a loan has been granted and inspect any work in progress thereon.

116. *Tahsildar to report quarterly to the Collector on the progress of works*—The tahsildar shall submit a quarterly report in Form XII to the Collector through the sub-divisional officer, showing the expenditure of each loan under Act XIX and the progress of the work.

117. *Sub-Divisional Officer to keep a list and to inspect works in the cold weather*—The sub-divisional officer shall keep a list in Form XII of all works for which advances under Act XIX have been given in his sub-division, and during the cold weather either he or the tahsildar shall examine each work under construction and note the results of his inspection in the file of the loan and in the list. At the end of the touring season the sub-divisional officer shall submit the list to the Collector for his orders.

118. *Circumstances in which the Collector may cancel loans or report to Government for cancellation*—If the work for which the advance was taken has not been commenced or completed by the due date, or if the advance has been obtained by misrepresentation or if the borrower tries in any way to destroy or diminish the value of the security offered, or the money on the security hypothecated to Government, the Collector, after such enquiry as he may deem necessary if the advance has been made on his authority, may cancel the remaining instalments and recover the outstanding principal with interest in accordance with these rules; and if the advance has been made, as in the case of wells, under any scheme should report at once to Government in the Department dealing with it whether in his opinion the remaining instalments should be cancelled, and the outstanding principal with interest recovered at once.

CHAPTER IX

Recovery of Advances

119. *Scope of the rules*—The rules in this chapter apply to the recovery of all advances made under the two Acts, whether they were made in cash or in kind, and whether by the Collector's subordinate officers, or by, or at the instance of, the Agriculture or any other Department of the State.

120. *Tahsildar responsible for the recovery of loans*—The tahsildar is primarily responsible for the due recovery of all demands on account of loans advanced in his tahsil, but the sub-divisional officer is personally responsible for seeing that collections are properly made, and that excuses for neglect or delay of collections are not accepted.

121. *Proper time for the passing recoveries*—In order to cause the minimum of inconvenience to agriculturists, it is essential that recoveries (when repayments are due) should be pushed on vigorously while the crops are on the threshing floor and soon afterwards when tenants are disposing of them to grain dealers.

122. *Enforcement of joint responsibility in making collections*—When a loan has been given on the joint responsibility of several persons, recovery should ordinarily be made from each person to the extent of the actual share of the loan received by him; but where this is not possible the joint responsibility of all the recipients for the whole amount of the loan should be strictly enforced. When tenants of their own accord offer to repay jointly, the joint repayment should be accepted.

123. *Maintenance of taqavi debtors' sheet by patwaris, disbursing officers, and tahsildars duties in this connexion and form of sheet*—Every patwari shall maintain a taqavi debtor's sheet, in which should be entered mauzawar every person owing taqavi. Debts under Act XII and under Act XIX shall be entered on separate sheets. The disbursing officer must see that the name of the village, the date of the advance, the name of the debtor, the amount of advance and the security accepted are entered by the patwari at the time of disbursement [vide rule 58 (a) and (b)]. If owing to the absence of the patwari it is impossible for the disbursing officer to have these entries made at the time, the tahsildar will be responsible for seeing that the Registrar Girdawar gets the record completed by the patwari at the next pay day.

The form prescribed is as follows:

Name of village
Act XII or XIX

Serial number	Date	Name of debtor.	Amount of advance	Security accepted	Remarks

124. *Facts to be reported on by the patwari*—Where land has been accepted as security, he will report in writing as soon as any attachment of property pledged as security, or the execution of any deed affecting the property, comes to his notice. The registrar Girdawar will be responsible for handing on this information the same day to the tahsildar.

125. *Entries required to be made quarterly by the patwari*—Every patwari shall keep the entries of his debtors' sheet uptodate. In the remarks column he will make an entry on pay day in the months of October, January, April and July, and will enter briefly the condition of the debtor with the word "Maujud", "mar gaya" "mafrur", "falan gaon ja-basa", "halat kharab ho gai", as the case may be, opposite the name of each debtor. The column shall in no case be left blank; if there is nothing else to enter, he shall write "maujud".

126. *Protection of the sheet quarterly before the Registrar Girdawar*—On the pay day of each of the months noted above, the patwari shall produce his debtors' sheet before the Registrar Girdawar, and shall obtain his initials in token of having seen it. Any patwari who fails to produce his debtors' sheet on the pay day on which it falls due, should be reported for punishment.

127. *Defaulting patwaris to be reported for severe punishment*—Any patwari who fails to report correctly at the earliest opportunity the fact that the borrower is dead, absconded, penniless, or has lost his cultivation, shall be reported for severe punishment.

128. *Girdawar to check sheets and help in the correct maintenance*—When visiting the patwari's circle, the Girdawar must see that the patwaris' debtors' sheets are kept uptodate, and he shall check the entries so far as necessary. Any facts of importance which come to a Girdawar's notice concerning a debtor shall be communicated by him to the patwari and should be entered on the sheet.

129. *Registrar Girdawar responsible for examining the sheet every quarter*—The Registrar Girdawar is responsible for examining in the tahsil every patwari's taqavi debtors' sheet in the appointed months when he comes for his pay. He shall report for punishment any patwari who fails to produce his debtors' sheet.

130. *Registrar Girdawar to extract entries and intimate them to the Tahsildar*—The Registrar Girdawar will extract from the debtors' sheet all entries other than "maujud", as for example, dead, absconded, residence removed to X, cultivation lost, penniless, and communicate them the same day to the tahsildar for entry in his mauzawar list. An entry of "maujud", need not be communicated.

131. *Registrar Girdawar to check certain entries from the patwari's records*—The Registrar Girdawar will check from the patwari's records all entries of "dead", "absconded" or "cultivation lost". He will see that the patwari does not fail to make some entry against each name.

132. *Tahsildar to scrutinize the patwari's debtors' list and to report to the Collector in certain circumstances*—After distribution of taqavi has taken place specially after distribution of small amounts on a large scale in times of calamity, the tahsildar will pay special attention to the patwari's debtors' list, and will at once send a report to the Collector, if these lists disclose that taqavi has been distributed to indigent persons or to persons who do not possess at least an average holding, or in villages where recovery is likely to present special difficulties.

133. *Tahsildar to notify the date of demands a fortnight in advance*—A fortnight before any kist falls due, the tahsildar shall notify to the tenants, through the patwaris, the date of the demands becoming payable, and inform them that if the demands are not paid within 15 days from the due date, legal steps will be taken against defaulters.

134. *Guiding principles of issuing coercive processes for recovery*—When necessary, coercive process for realizing arrears should be issued promptly in accordance with the law relating to the collection of arrears of land revenue. In the case of Act XII taqavi, summonses and writ of demands are of little use and to avoid delay collecting officers must report promptly to the tahsildar for attachment of all cases in which they find themselves unable to clear off the demand. The tahsildar shall obtain prompt sanction for attachment from the sub-divisional officer or the Collector, as the case may be. A single writ of payment or a single writ of attachment may be issued against one or some or all defaulters jointly responsible for the arrears, but summonses and warrants of arrest must be issued separately in respect of each defaulter.

135. *Maintenance of taqavi cause list by the tahsildar: its prescribed form*—On issuing any order for process, the tahsildar shall enter the details in his taqavi list against the proper date fixed. This cause list shall be kept in his own hand in the following form:

Name of village	Name of borrower	Amount	Result
		Rs. As. P.	

136. *Examination of processes by the tahsildar on the fixed date and dealing with the serving peons*—On the date fixed, having his cause list before him, the tahsildar will personally examine each process. He should take immediate action against peons who fail to serve any person and will see that so far as possible, processes not served are given to the same peon for re-service, with the strict injunction that the second failure will probably entail dismissal.

137. *Maintenance of a mauzawar list of defaulters by the tahsildar*—The tahsildar will keep up a mauzawar list containing all notes regarding defaulters communicated to him by the Registrar Girdawar.

138. *Delivery of process for service in certain circumstances*—In every case where process has failed twice to be served on a defaulter, if the patwari's debtors' list shows him present in the village, the tahsildar will make over process to the patwari for service, when he comes in for his pay.

139. *Tahsildar to make over his cause list to the naib when leaving tahsil*—When a tahsildar leaves the tahsil, he will make over to his naib the cause list with such detailed instructions, as will enable the latter to carry on the work in his absence.

140. *Maintenance of a memo by the tahsildar in the collection season: its form*—The tahsildar will keep a memorandum in the form appended in which entries will be made daily during the collection season:

Name of village	Number of defaulters	Amount due	Remarks.
		Rs. As. P.	

The number of borrowers whose khatas are not paid up in full should be shown under column "number of defaulters" in this memorandum; they cannot be excluded from the memorandum until their khatas are fully bebaq.

141. *Tahsildars' and naib-tahsildars' duties on tour*—When in camp the tahsildar and naib-tahsildar should as far as possible make sure that the borrowers' slips in Form VI are up to date. They should also check receipts in Form XI given by extra kurk-amins and naib-tahsildars and fill up the coupon attached to the receipt, noting the amount said to have been paid by the borrower when it does not agree with the amount entered in the receipt. They shall collect the coupons for comparison with the counterfoils and the entries in the khatauni Form VIII.

142. *Sub-divisional officer's duties to control tagavi collections*—It is the duty of the sub-divisional officers to acquaint themselves with the conditions of their sub-divisions, and to control collections alike in the interest of Government and the agriculturists; the Collector should satisfy himself that they do so. Careful consideration of the fortnightly collection statements is particularly necessary when the agricultural outlook becomes threatening. Villages showing considerable arrears of long-standing should be inspected by the sub-divisional officer himself and the causes ascertained and steps taken either to recover the amounts without further delay or to get them written off, if they are found to be irrecoverable.

143. *Submission of fortnightly statement of collections by the tahsildar*—A fortnightly statement of collections will be submitted by the tahsildar through the sub-divisional officer to the Collector in Form X appended to these rules. The statement will be submitted separately for tagavi under the two Acts. The Collector and sub-divisional officer should carefully study these statements and pass necessary orders thereon for the guidance of the tahsildar.

144. *Sadr Wasil Baqi Navis to check and utilize the statement*—The Sadr Wasil Baqi Navis should check the statements and utilize them for posting his demands and collections register in Form XVII.

145. *Tahsildar or naib-tahsildar to go out on tour and collect in certain circumstances*—When a large number of small loans has to be collected, the tahsildar or naib-tahsildar should go out on tour and make collections.

146. *Procedure for the appointment of extra staff for making collections and helping in clerical work*—If the net demand does not exceed Rs. 5,000 it shall be collected by the staff. When the demand exceeds Rs. 5,000 to an extent larger than the ordinary tahsil staff will be able to collect unaided, the Collector may apply to the Government in the Revenue Department for allotment of funds for extra staff.

NOTE—Rules 147 to 162 govern the appointment and the conditions of service of extra staff.

147. *Estimate for appointment of extra staff*—In his report for extra staff the Collector should estimate the number of extra naib-tahsildars, kurk-amins and muharrirs required, and give figures to justify his estimate; Provided he does not exceed the allotments sanctioned, the Collector is competent in such cases, to appoint extra staff for making collections, for helping the wasil-baqi-navis at tahsils in posting the ledgers, and for helping the Sadr Wasil Baqi Navis at Sadr.

148. *Appointment of extra staff will be temporary*—All appointments of persons not already in Government employ to this extra staff are temporary, and a person so appointed may be discharged at any time by the Collector without reasons being assigned.

149. *Collections to be made by temporary Kurk-Aminals; Standard of monthly collections*—Collections not made by the regular tahsil staff will be made by temporary kurk-amins, each kurk-amin will be assisted by two peons. Ordinarily he should be required to collect Rs. 3,000 per month. The Collector may, with the approval of the Government, vary this standard of collection for the amins of any tahsil with due regard to the various factors which affect collections.

150. *Formation of amins' circles*—On the appointment of temporary kurk-amins, the Tahsildar will divide his tahsil into amins' circles. The demand in each circle should be approximately equal to the amount that can be collected by one amin in three months according to the standard laid down by the Collector.

151. *Term of appointment of amins*—The amins will normally be appointed for three months, but the Collector may sanction their appointment for such shorter periods as may be sufficient. The Collector may extend the period

of appointment of any amin beyond three months provided that he is satisfied that the failure of the amin to collect the amount allotted to him is not due to his inefficiency. The Collector may reduce the pay of an amin temporarily by way of punishment if he finds that the amin failed to collect the amount allotted to him, owing to inefficiency or negligence. But if even then the amin does not improve at the end of the period for which his pay was reduced the Collector shall discharge him.

152. *Persons who may be appointed amins*—Any person who is physically and mentally capable of doing the work (excluding permanent patwaris who are already on the district staff) may be appointed a temporary kurk-amin.

153. *Sub-Divisional Officer to classify amins into lists "A" and "B" at the end of collections; Collector to submit a copy of district list 'B' to Govt.*—When collections have finished the Sub-Divisional Officer will prepare two lists, "A" and "B" of the amins who have served in his sub-division during the season. The names of amins who have done well will be entered in list 'A' and those who have proved inefficient or unsatisfactory will be entered in list 'B'. Those in list 'A' will be given preferential claims for re-employment as tagavi amins when extra collecting staff is required in future seasons. Those whose names are in list 'B' will not be re-employed on any account. The lists prepared by the Sub-Divisional Officers will be consolidated for the district, and the district officer shall submit a copy of the district list 'B' of unsatisfactory amins to the Government. Outsiders should not be appointed in preference to list 'A' men, if available and out of employ, or to retrenched personnel of the State Government Departments.

154. *Selection and appointment of amins from the list*—As soon as the number of amins' circles has been determined, the Sub-Divisional Officers will appoint the kurk-amins. He will submit the list to the Collector for approval certifying at the same time that all the available list 'A' men, or as many of them as are required, have been appointed, and that no men from list 'B' have been appointed.

155. *Supervision of amins' work by Naib-Tahsildars when extra Naib-Tahsildars may be appointed*—The work of the kurk-amins will be supervised by Naib-Tahsildars. If the number of amins in a Tahsil does not exceed 8, their work will ordinarily be supervised by the Naib-Tahsildar attached to the tahsil. If the number of amins exceeds 8, then one or more extra Naib-Tahsildar may be appointed by the Collector.

156. *Term of appointment of extra Naib-Tahsildars who may be appointed*—These extra Naib-Tahsildars will ordinarily be appointed for the same period, not exceeding three months, as the amins. Excluding Girdawars on the district staff, they may be selected from persons already in Government employ, or from the list of approved candidates for Naib-Tahsildarship. Other persons may be appointed only with the sanction of the Government.

157. *Naib-Tahsildars' circles, their duties*—The Tahsildar should form circles and allot one to each permanent or temporary Naib-Tahsildar. The main duties of each Naib-Tahsildar will be to check the accounts of the kurk-amins of his circle when they visit the tahsil, and to tour in his circle and inspect the amins' work on the spot; but he may also make collections himself while on tour. Each extra Naib-Tahsildar will ordinarily be given two peons to assist him.

158. *Security required of kurk-amins, peons and Naib-Tahsildars*—Persons appointed as temporary kurk-amins will be required to furnish security provided that the amount of security required in their case will be of Rs. 1,000. An extra Naib-Tahsildar or a peon appointed under these rules who do not hold a substantive post under the Government, will also be required to furnish security to the extent of Rs. 1,000 and Rs. 100 respectively.

159. *When extra moharrirs may be appointed to help the tahsil wasil-baqi-navis, their standard of work and term of appointment*—A tahsil Wasil-Baqi-Navis is expected, without extra help, to deal with 400 khatas in which collections are in progress. If the number of khatas in any fasl exceeds 400, the Collector, subject always to the limits of his sanctioned allotment, may appoint extra moharrirs. Extra moharrirs will be expected to deal with 1,500 khatas a month each; they should be appointed from month to month, as required, and should not be retained unless at the end of each month the number of open khatas is sufficient to justify their retention during the succeeding month.

160. When extra Moharrirs may be appointed to help the Sadr Wasil Baqi Navis; their standard of work and term of appointment—The Sadr Wasil Baqi Navis at headquarters is expected, without extra help, to deal with 2,000 khatas in which collections are in progress. If the number of such khatas in any fasl exceeds 2,000 the Collector may appoint extra moharrirs. Such extra Moharrirs will be expected to deal with 5,000 khatas a month each, and (like the extra moharrirs in the tahsil) should be retained from month to month only when their retention can be justified.

161. Scales of pay of extra temporary staff—Extra temporary staff will be paid according to the following scales:—

(a) Extra Naib-Tahsildar—Rs. 120—6—180—10—200.

(b) Kurk-amins—Rs. 80—5—120.

(c) Moharrirs—Rs. 45—105 Non-matriculate.
Rs. 55—130 Matriculates.

(d) Peons—Rs. 30—1—35.

Extra Naib-Tahsildars and kurk-amins should not be allowed any travelling allowance except mileage allowance for railway travel within jurisdiction, and travelling allowance of all kinds for travel under proper authority beyond jurisdiction including such portion of it as is within jurisdiction.

162. Stationery allowances—Extra Naib-Tahsildars and kurk-amins will be given an allowance of annas eight each per month for stationery.

CHAPTER X

Remission and Suspension of Loans

163. Circumstances in which remissions admissible—Remissions of loans are admissible only (1) when a loan is actually irrecoverable, or (2) when a work fails from causes beyond the borrower's control and the recovery of the loan in full would occasion serious hardship, or (3) when a crop grown from seed for which taqavi has been taken owing to one calamity is totally lost in another calamity of the following season.

NOTE—No remission under clause (3) will, however, be granted except for special reasons and with the previous sanction of Government, in cases in which seed taqavi has been taken in connexion with any scheme for supplying improved varieties with the advice of the Agricultural Department.

164. Procedure of Collector in recommending remissions—When a case for remission is made out, the Collector will submit his proposal to the Government with a clear statement of the grounds on which he considers the remission to be justified.

165. Inquiries necessary before recommending remissions and facts required to be reported—(a) The Collector shall not recommend the remission of a loan until the Sub-Divisional Officer or Tahsildar has made personal inquiries into the case. In the case of a work constructed under the advice of another department, the opinion of the head of that department should be taken before a recommendation is made.

(b) In cases where a loan is held to be irrecoverable, the nature of the security taken for the repayment of the loan shall be recorded, with the reasons for not realizing from the hypothecated property or proceeding against the surety, as the case may be. The name of the officer who advanced the loan should also be reported.

166. Interest need not be calculated on the amount recommended—Remissions of principal carry with them remissions of interest up-to-date on the principal sum remitted. Consequently, at the time of proposing remissions it is unnecessary to calculate the interest due.

167. When recovery may be suspended—The recovery of a loan should be partly or wholly suspended when the borrower's crops fail to such an extent as to render payment unduly burdensome.

168. Power of ordering suspensions—The power of ordering suspensions is vested in the officer authorized to grant the loan. In the case of loans advanced by the Collector's subordinate officers, the power shall be exercised by the Collector.

169. Suspension to be of a definite portion of the amount; principles to be observed in ordering suspensions—The amount suspended shall be a definite portion, e.g. 4 annas or 8 annas of the amount due. Except on the occurrence of a calamity which would justify the postponement, suspension or remission of the whole revenue of a village or mahal, it is undesirable to suspend the collection of the whole of a taqavi instalment. Even when calamities occur,

they seldom affect all villagers equally, and discrimination by villages or mahals in the suspension of taqavi is as necessary as discrimination in suspending or remitting land revenue.

170. Relation of relief in loans to relief in land revenue—Postponement, suspension or remission of land revenue shall ordinarily carry with it the suspension of a recovery of proportionate part of the loan due from the proprietors or tenants of the area.

171. Broad rule of the term of suspension—As a broad general rule, the rabi produce has a much higher money value than the kharif, and when this is the case, suspension, if needed, should be allowed ordinarily until the following rabi; where this is not the case, the Collector may exercise his discretion and suspend until the following kharif.

172. All suspensions to be reported to Revenue Secretary—All suspensions with the reasons justifying them shall be reported to the Revenue Secretary for information. The Revenue Secretary will ordinarily pass orders only if the suspension do not appear to have been justified.

173. Reference to rules of account—Rules on the accounting of suspended and remitted instalments and calculation of interest thereon will be found in Chapter XII.

CHAPTER XI

Accounts of Demands and Collections and Submission of Returns

174. Scope of the rules in the Chapter—The rules in this chapter govern the accounts of all loans advanced under the rules in this Manual except loans advanced by the Agricultural Officer from his separate funds under Chapter VI. In the case of the latter loans, when the Collector is called upon to collect them, he will find it useful to keep a separate account for his own use and in order to ensure prompt recovery. But he shall not enter the demands in the registers and returns prescribed under these rules.

175. Separate accounts to be maintained for Acts XII and XIX—Separate accounts shall be maintained and separate returns furnished of loans under Act XII and Act XIX.

176. Accounting duties of the disbursing Officer, the sub-divisional officer, the tahsildar or naib-tahsildar, the sadr wasil baqi navis and the tahsil wasil baqi navis on the disbursement of a loan—As soon as a loan or an instalment of loan is advanced, the disbursing officer will (a) send a return in Form XIX to the Sadr Wasil Baqi Navis, (b) note on the file that he has done so, and (c) send the file to the tahsildar. The Sadr Wasil Baqi Navis will fill up columns 1—4 of Form XVII from this return, and will send it back to the sub-divisional officer for inclusion in the taqavi file. At the tahsil the wasil baqi navis will make the necessary entries in the ledger in form VII and record against the name of each borrower on the order in Form II, III or IV the serial number given to the loan in the ledger; the tahsildar or naib-tahsildar will then check the entries made in the ledger and certify on the order sheet of the file that all khatas have been correctly posted, and forward the file to the sub-divisional officer.

177. Sub-Divisional Officer to see certain points before consigning file to the records—The Sub-Divisional Officer shall satisfy himself that the Tahsildar has noted the necessary certificate on the file and that the Sadr Wasil Baqi Navis has sent back the return duly complied with, and consign the file to the Sadr record-room unless he wants it for the purpose of disbursing further instalments, in which case it shall not be deposited until the last instalment has been paid and duly recorded. Similarly, no file should be deposited if a condition of the loan is the execution of certain work, until the disbursing officer is satisfied that the work has actually been completed.

178. Arrangement of files by villages in the record room; rejected applications—The files of all applications under the same Act by residents of the same village shall be kept in the record-room village-wise in separate bastas each with a separate basta list. In the case of rejected applications a separate mauzawar file for each application need not be made but the Collector may direct them to be recorded in one six-monthly bundle for each tahsil. The Collector will fix the date from which each six months period is to run, this being determined with reference to what is locally convenient. All applications of the kind referred to above which are rejected within that period shall be entered up under a mislband number in the mislband register of the Collector or SDO, as the case may be and when the period expires, the bundle shall be deposited in the record room in accordance with the usual procedure.

179. *Interest need not be calculated before the date of payment*—It is unnecessary to make any calculation of interest except on the date on which a payment is made.

180. *Rate of interest when loan advanced in more than one instalment*—A loan earns interest for the day of advance but not for the day of payment.

181. *No interest chargeable for the day of payment. Date from which interest begins to run*—Interest shall be charged in all cases from the date on which the loan, or, in the case of a loan advanced in instalments, each instalment is advanced. Interest on loans granted for work to be carried out by the Agricultural Officer shall not be charged till the work is actually begun. A certificate from the Agricultural Officer will be necessary to show the date of the commencement of the work.

182. *Prohibition as to compound interest*—Compound interest shall not be levied in any circumstances.

183. *Tahsil ledger in Form VII to be kept mauzawar. Methods of making entries therein*—The ledger in Form VII shall, as far as possible, be kept mauzawar, i.e. all loans advanced at one time in a particular village should be registered together before another village is taken up. In the case of a subsequent distribution in a village after a gap caused by entries relating to other villages, a reference to the preceding and to the succeeding pages of the ledger should be made at the proper places.

184. *Numbering of loans in the ledger*—The number of the loan shall be shown as numerator and the Fasli year with season (kharif or rabi) as denominator. If a borrower is given another loan in a subsequent season, a reference to the numbers of his previous and subsequently loans shall be made in the respective khatahs, so that all khatahs of a particular borrower may be easily traceable from any one of them.

185. *Ledger volumes to continue from year to year until completed; a common mauzawar index required for all volumes*—Entries may be made in the same ledger from year to year, and the ledger need not be renewed until they are completed. A mauzawar index shall be prepared for the ledger for all the volumes (not for each volume only) showing (1) mauza, (2) name of borrower (alphabetically), (3) number of account, (4) page and number of volume.

186. *Preparation and submission of six-monthly khatauni of demands (Form VII) by the Tahsildar*—(a) As soon as possible after the 20th September and the 20th March in each year, the Tahsildar shall cause to be prepared from the ledger a khatauni in Form VII of demands due in the half-year ending the 31st March next, and the 30th September next, respectively. Separate portions of the khatauni should be appropriated to the different issues according to harvest; the items relating to each issue should be totalled, and these totals should be added to form a grand total.

(b) The Tahsildar shall certify that all demands recoverable in the half-year concerned have been correctly incorporated in the khatauni and shall submit it to the Collector without delay.

187. *Verification and return of the khatauni by the Sadr Wasil Baqi Navis*—The Collector shall get the khatauni verified by the Sadr Wasil Navis from his gistwar register of demands and collections (Form VII) and return to the Tahsil before the date on which the earliest instalments become due.

188. *Demands to be entered in the khatauni and method of entering them*—The demand to be entered in the khataunis—

- (a) in the case of a loan repayable by equated instalments, the fixed instalment (including principal and interest) falling due in the half-year, together with any unsuspended arrears of previous instalments;
- (b) in the case of a loan repayable by instalments of principal, the instalment of principal only falling due within the half-year, together with any unsuspended arrears of principal due at previous kists.

In case (a) the khatauni should not distinguish the portion of principal and interest included in the equated instalment and in case (b) no mention of interest is required at all.

189. *Method of entering demands of equated instalments explained and illustrated*—An equated instalment shall not be increased at any kist on account of delay in payment, i.e. the interest to date shall not be demanded in addition to the equated instalment. The six-monthly or

periodical demand shall be increased only when unsuspended arrears of previous kists remain unpaid, to the extent of such arrears; it shall be reduced only when (1) suspension of the whole or a part is sanctioned, to the extent of such suspension, or (2) the balance of principal outstanding, with interest due to the date of payment, is less than the amount of the fixed instalment. The demand shall be continued at the same amount every half-year until the ledger shows the principal to have been completely paid off, or until the fixed instalment is greater than the sum necessary to pay off completely the balance of the principal with interest.

Examples—(1). An instalment of Rs. 60 is due on the 15th November 1928, but it is not paid until the 10th December 1928. The demand shall not be increased on account of the delay in payment.

(2) An equated instalment of Rs. 60 is due on the 15th November 1929. Rupees 40 are recovered on the 1st March 1930, but the balance is not paid before the 15th May 1930, and is not suspended. The demand on the latter date will be increased by Rs. 20, viz. to Rs. 80.

(3) A loan is repayable by equated instalments of Rs. 60, on the 15th May 1927, a balance of only Rs. 20, principal is outstanding. The demand will be reduced to Rs. 20 plus interest on Rs. 20 from the date of last payment to the date on which Rs. 20 (the balance of principal) is paid.

190. *Methods of entering demands of principal only explained and illustrated*—In cases where the instalment represents a portion of principal only, the demand entered in the ledger will be increased at the date of payment by the amount of interest calculated on the whole principal outstanding at that date.

Example—A loan of Rs. 20 issued on the 25th October 1928 is repayable in instalments of Rs. 10 each on the 15th May 1929 and the 15th November 1929. The first instalment is actually paid on the 16th June 1929. Interest is due on that date on Rs. 20 for eight months and amounts to 13 annas at 6½ per cent. The demand when a payment is made will be increased to Rs. 10-13-0 at 6½ per cent. If that sum is paid in, the principal outstanding will be Rs. 10. If another payment is made on the 20th December 1929, interest amounting to 5 annas at 6½ per cent is due for six months (from the 16th June) on Rs. 10. The demand will therefore be Rs. 10-5-0 at 6½ per cent.

191. *Entries to be made by the Wasil Baqi Navis at tahsil when payment is made, amount on which interest to be calculated*—When a payment is made at the tahsil the Wasil Baqi Navis shall make the necessary entries immediately in the ledger (Form VII) and shall also note the payment in the khatauni in Form VIII. The interest shall be calculated on the balance of principal outstanding after the last payment, or on the whole amount of the loan if no previous payment has been made. A balance of principal and interest still outstanding shall be struck in the ledger after every entry of payment.

192. *Method of crediting payment to principal and interest explained and illustrated*—If the payment made is equal to or falls short of the interest due, the whole sum shall be credited to interest, and if the interest due is not fully met by the payment, the deficit shall be made good from the next payment.

Example—The last payment was made on the 5th July 1935 and the balance of principal outstanding after that payment was Rs. 540-8-0. A payment of Rs. 20 is made on 1st March 1936. Interest is chargeable for 8 months and amounts (on Rs. 540) to Rs. 22-8-0 at 6½ per cent. The whole payment will be credited to interest leaving a balance of Rs. 2-8-0 interest and Rs. 540-8-0 principal. Another payment of Rs. 40 is made on 5th September 1936. Further interest is chargeable for 6 months and amounts (on Rs. 540) to Rs. 16-14-0. The total interest due is Rs. 19-6-0 (Rs. 16-14-0 plus Rs. 2-8-0). Rupees 19-6-0 out of the amount paid will, therefore, be credited to interest and the remainder, i.e., Rs. 20-10-0 to principal leaving a balance of Rs. 519-14-0 principal, and leaving the interest account clear.

193. (a) If the payment made is in excess of the total amount required to clear off the loan, with interest, completely then the excess should be credited to interest and any refund admitted should be made from interest.

Example (1)—The last payment was made on 10th July 1933, leaving a balance of Rs. 48-9-0 principal and Rs. 11-9-0 interest. A payment of Rs. 65 is made on 5th February 1934. Further interest is chargeable for 7 months and amounts to Rs. 2-2-0 (on Rs. 49) at 7½ per cent making the total interest due Rs. 13-11-0. Rupees 13-11-0 out of the amount paid will, therefore, be credited to interest,

Rs. 48-9-0 to principal and the remainder, i.e., Rs. 2-12-0 will be credited as an excess payment to interest, to be refunded on a claim being made and admitted.

(b) If the payment made is in excess of the amount required to pay off the current instalment with interest, but further payments are due to be made at subsequent kists, then the excess should be credited to principal. It will be adjusted automatically by short demand of principal at the next kist.

Example (2)—A loan of Rs. 300 is payable in six half-yearly instalments of Rs. 50 each on 1st May and 1st November each year. On the 1st May 1933, an instalment of Rs. 50 and Rs. 7 interest are payable, the total outstanding principal being Rs. 200. The payment made on the date is Rs. 60. Rs. 7 out of the payment will be credited to interest and Rs. 53 to principal. At the next kist, i.e., on 1st November 1933, the demand on account of the kist would automatically be reduced to Rs. 47, i.e., Rs. 50 minus the sum of Rs. 3 paid extra in the preceding kist, though interest to date of payment will have to be paid on the total outstanding balance of principal, i.e., Rs. 147.

194. *Posting of borrower's slips in Form VI by the Wasil Baqi Navis, taqavi Naib-Tahsildar or Kurk-Amin, as the case may be*—If the borrower has been given a borrower's slip in Form VI (*vide* rule 57), he shall present it at the time of making payment at the tahsil. The Wasil Baqi Navis shall enter the number of the loan in the appropriate column of the slip, if this has not been done already, and shall post the repayment column and return the slip to the borrower after getting it initialled by the Tahsildar or Naib-Tahsildar. If the payment is made to a taqavi Naib-Tahsildar or Kurk-amin on the spot, he shall similarly post the borrower's slip and initials it.

195. *Borrower may pay before the term; method of accounting in such cases*—The borrower may at his option repay the loan or any instalment within a shorter period than that fixed in the order granting the loan. Such payments, if made, will be accounted for in the same way as other payments, but a note thereof shall be made in the remarks column of the siaha supplement, ledger and the Tahsildar's fortnightly statement and in the last column of the khatauni.

196. *Filling up and forwarding of the siaha supplement in Form IX by the Wasil Baqi Navis*—When the collections are credited into the treasury the Wasil Baqi Navis shall enter the required details in the siaha supplement in Form IX and forward it with the daily siaha to the Sadr Wasil Baqi Navis through the Treasury Officer. He will also keep a copy of the supplement for future reference.

197. *Collector may order maintenance of a daily abstract register at tahsil*—The Collector may, in his discretion, require the maintenance at tahsil of an abstract register showing the daily totals of collections of principal and interest taken from the special supplement to the siaha in Form IX.

198. *Re-submission by the Tahsildar of the six-monthly khatauni in Form VIII after posting collections therein; verification and return of the khatauni by the Sadr Wasil Baqi Navis*—As soon as possible after the 31st March and 30th September in each year the Tahsildar shall re-submit to the Collector the khatauni in Form VIII for the preceding half-year with all the entries of collections completed and totalled and a total of the arrears shown as outstanding, together with a certificate to the effect that he has satisfied himself that the collections of principal and interest have been duly recorded in the ledger. The Sadr Wasil Baqi Navis shall verify the totals from his registers and return the khatauni to the tahsil without unnecessary delay.

199. *Preparation and submission by the Tahsildar of a goshwara of demands and collections at the end of each revenue and financial year*—At the end of each revenue and financial year, a goshwara shall be prepared showing the total demand at the beginning of the year, the amount of loans advanced and the collections made during the year, and the balance outstanding at the end. One copy of the goshwara shall be affixed to the ledger and another shall be furnished to the Sadr Wasil Baqi Navis.

200. *Intimation of remissions to officials concerned; accounting of remitted amount; entry in Tahsildar's fortnightly statement*—(a) When a loan or any portion thereof is remitted the Collector shall intimate the details to the Sub-Divisional Officer, the Tahsildar and the Sadr Wasil Baqi Navis. The amount so remitted, with interest due on it up-to-date, shall immediately be credited in the ledger in Form VII and khatauni in Form VIII and the number and date of the remitting order noted. All entries

regarding remissions shall be in red ink and signed by the Tahsildar or Naib-Tahsildar.

(b) The Sadr Wasil Baqi Navis shall enter notes of the remissions in his kistwar register in Form XVII.

(c) The total amount of principal and interest remitted during the fortnight with the details of the Fasli year or years to which the remission pertains should also be noted in the remarks column of the Tahsildar's fortnightly statement in Form X.

Note—The calculation of interest on the principal remitted is required to show the exact amount of loss of interest to Government.

201. *Tahsildar to maintain a list of borrowers whose taqavis remitted, to keep the list up-to-date and to refer to it when dealing with applications for fresh loans*—(a) The Tahsildar should keep in his own custody a mauzawar list in Form XX of borrowers whose outstandings have had to be remitted wholly or in part on the ground that the amount was irrecoverable.

(b) He will be responsible for keeping the list up-to-date by adding new names to it as soon as remission is sanctioned and intimated to him, and removing from it names of persons who are dead or have left the tahsil permanently. He will add his own remarks against each person entered in the list when he considers it necessary.

(c) He shall refer to the list when he is called upon to report on applications for loans (*vide* rule 27), and, in the case of oral applications, when the file comes to him for entry of the loan in the ledger; and shall bring to the notice of the disbursing officer the names of applicants noted in his list.

202. *Intimation of suspensions to officials concerned recording of suspended amounts*—When an instalment of a loan or part thereof is suspended, this must be intimated to the Sub-Divisional Officer, the Tahsildar and the Sadr Wasil Baqi Navis. Notes of the suspension will be entered in the ledger, in the khatauni and in the fortnightly return at the tahsil, and in the Form XVII kept by the Sadr Wasil Baqi Navis, as well as in the district fortnightly return (rule 227).

The Tahsildar and the Sadr Wasil Baqi Navis will also note in their registers the season in which the suspended taqavi will fall due.

203. *Effect of suspension on equated instalments; calculation of interest*—In the case of equated instalments, the effect of the suspension of the whole or a portion of an instalment is to prolong the period of repayment, that is, to postpone the payment of the whole or a portion of one of the equal instalments to a date after the date originally fixed for the completion of repayments. At the end of the chain of instalments any extra interest which may have accrued owing to delay in payments will be added. Whenever a payment is made, interest will be calculated on the whole balance of principal outstanding after the latest payment.

204. *Calculation of interest in the case of suspension of instalments of principal only*—Where the instalments are not equated instalments but instalments of principal only, and an instalment is suspended, then, when the suspended instalment is ordered to be collected, interest on the whole principal outstanding at the date of the last payment shall be demanded in addition to the principal due.

205. *Procedure in the case of cancelled loans, their entry in the ledger, khatauni and the kistwar register*—When a loan or a portion of a loan is cancelled, the order will be sent by the Collector to the Sub-Divisional Officer who will intimate it to the Tahsildar; the date and particulars of the order shall be noted in red ink in the ledger (Form VII) and khatauni (Form VIII).

A note of the cancellation, stating the amount of the loan cancelled and in the kist or kists in which its recovery would have fallen due, shall also be sent by the Sub-Divisional Officer to the Sadr Wasil Baqi Navis for record in his kistwar register.

206. *Entries in the ledger and the khatauni in the case of wholly and partially cancelled loans*—If the whole of the loan is cancelled and the total amount outstanding is recoverable immediately, it will be carried as a new demand into the current khatauni in Form VIII; if a portion only is cancelled and the instalments previously recoverable have been modified the new instalments shall be noted in the ledger in Form VII and the demand entered in the khatauni shall be modified accordingly.

207. *Posting of realization of cancelled loans in the siaha supplement, ledger and the khatauni*—When any portion of a cancelled loan is realized, the Wasil-baqi-navis will enter the collection in red ink in the siaha supplement, the ledger and the khatauni, and shall give a reference to the date and nature of the order of cancellation.

208. *Refunds of excess payment, how made and by whom*—If, after the complete clearance of an account, an excess payment stands to the credit of a borrower, it may be refunded to him on his application by means of a refund voucher or by money-order after deducting the money order commission. Such refunds shall be made only at Sadar under the orders of the Sub-Divisional Officer and the payees receipt for the voucher or the money order, as the case may be, shall be pasted into the ledger against his account.

209. *Forms to be taken out by the extra kurk-amins*—When extra kurk-amins have been appointed for collecting taqavi (vide rules 149 to 164) each will take with him the lists of demands in Form VIIIA and VIIIB pertaining to his circle, counterfoil receipt books (Form XI) and a sufficient stock of ordinary arz-ir-sal forms and forms of the siaha supplement (Form IX).

210. *Tahsildar's responsibility for the custody of counterfoil receipt books*—The Tahsildar is responsible for the safe custody of blank and partly used counter-foil receipt books in Form XI when not in actual use by kurk-amins.

211. *Forms required to be filled up by the kurk-amin on receiving payments: patwari may be employed to assist in writing subject to certain restrictions*—When kurk-amin makes collections he shall give to the borrower a receipt in Form XI and shall at the same time make the necessary entries in the borrower's slip (Form VI) in his list in Form VIIIA or VIIIB as the case may be, and in the siaha supplement in Form IX. He may employ the patwari of the village to enter the details but he shall himself sign the arz-ir-sal and every receipt and its counterfoil and initial all items in the siaha supplement and the lists VIIIA and VIIIB.

212. *Tahsildar to see that the amins understand the rules: Naib-Tahsildars to check amin's accounting in particular*—The Tahsildar shall see, before he sends out an amin for making collections, that he understands thoroughly the rules regarding calculation of interest and the credit of money received to principal and interest. It is one of the most important duties of the Naib-Tahsildar or extra Naib-Tahsildar to see that receipts of money are properly accounted for and that borrowers' slips correctly and invariably posted by the kurk-amins.

213. *Payment of collected money by amins into the treasury, its procedure described*—From time to time as may be most convenient with due regard to the safety of Government funds, each kurk-amin shall pay into the tahsil treasury with an arz-ir-sal the total amount collected since his last payment, provided that he shall never keep more money than the amount of security furnished by him. There shall be a separate arz-ir-sal for amounts received on account of loans advanced under Act XII and a separate one for those under Act XIX. To each arz-ir-sal shall be attached the forms of the siaha supplement in Form IX, which have been compiled covering the individual items which aggregate the totals shown in the arz-ir-sal. The totals in this supplement must agree with the totals shown in the arz-ir-sal.

214. *Lists of demands to be submitted by amins to the Tahsildar and to be scrutinised by the latter*—The lists of demands in Forms VIIIA and VIIIB shall be sent to the Tahsildar for information when an extra kurk-amin has finished collections for the time being in the area covered by the lists, and will be returned to the amin as soon as possible for use when he visits the area again. The Tahsildar will scrutinize the remarks about non-recovery noted in the last column of the lists and shall report to the Collector if the amin has not been making good use of his time.

215. (1) Taqavi realised upon a certificate from another district under the Revenue Recovery Act (I of 1890) should, if the amount is not less than Rs. 25, be remitted to the District Officer concerned by a Bank draft at a premium payable by the defaulter.

(2) If the amount realised upon such certificate is less than Rs. 25, it should be remitted by money order at the cost of the defaulter.

216. *Sub-Divisional Officer, Tahsildar and Naib-Tahsildar to pay special attention to the taqavi accounts*—As detailed taqavi accounts will now be maintained at the tahsil only,

the Tahsildar and Naib-Tahsildar must pay special attention to their accuracy. During his tahsil inspection the Sub-Divisional Officer shall inspect taqavi accounts in detail, paying special attention to long-standing arrears.

217. *Percentage of check by the Sub-Divisional Officer, Tahsildar and Naib-Tahsildar*—Where the number of khatas for collection exceeds 1,000 the Tahsildar and the Naib-Tahsildar shall each check 5 per cent and the Sub-Divisional Officer 1 per cent of the entries in the ledger. Where the number of khatas is 1,000 or less, all entries in the ledger (Form VII), in the khatauni (Form VIII) and in the borrowers' slips (Form VI) when presented at tahsil shall be checked and initialled by the Tahsildar or the Naib-Tahsildar, the Sub-Divisional Officer shall check 2 per cent of the entries in the ledger.

218. *Sadr Wasil-baqi-navis's duties and percentage of checking tahsil accounts*—The Sadr Wasil-baqi-navis shall be deputed once a year to each tahsil to examine at least 20 per cent of the ledger entries and to report the result to the Collector. He should at the same time instruct the tahsil accountant, if the system prescribed is not understood or followed. In addition, the Collector in his discretion may call into sadar the tahsil accountants with their ledgers for check by the Sadr Wasil-baqi-navis once a year.

219. *Appointment of an assistant to the Sadr Wasil-baqi-navis: his emoluments and duties*—When the khatas in a district exceed 5,000 subject to the allotment of funds, the Collector may select a permanent official of his establishment and appoint him in the scale of Rs. 55—3—85—EB—4—125—5—130 to hold a temporary appointment as assistant to the Sadr Wasil-baqi-navis to tour the tahsils in order to complete the prescribed check of 20 per cent of the ledger entries and to assist in the inspection of the work of the tahsil accountants. The Collector will see that the assistant so appointed carries out an effective check of at least 50 khatas in his check.

220. *Sadr Wasil-baqi-navis's checking duties at Sadar*—It shall also be the duty of the Sadr Wasil-baqi-navis to check the calculation of interest from columns 3 and 4 of at least 10 per cent of the entries in the siaha supplement (Form IX), to get discrepancies rectified in communication with the tahsil, and to report them, if necessary, to the Collector for orders.

221. *Registers required to be maintained by the Sadr Wasil-baqi-navis*—The Sadr Wasil-baqi-navis shall keep the following registers separately for loans under Acts XIX and XII:

- (1) An allotment register in Form XVI.
- (2) A kistwar register of demands and collections in Form XVII.
- (3) a monthly account of taqavi advances in Form XVIII, and
- (4) a register of daily collections in Form XXI to be posted tahsilwise from the siaha supplement in Form IX.

222. *Instructions for filing in the allotment register*—The allotment register shall be kept for the district by financial year. The balance in column 8 of the form should be struck after every entry in column 3 or column 6. The balance left over in column 8 on the preceding date should be carried over to column 4 on the next date if a further allotment is received. Allotments earmarked for particular objects such as agricultural implements, improved seeds, fertilizers, etc. should be separately accounted for.

223. *Instructions for filling in the kistwar register of demands and collections*—The kistwar register of demands and collections shall be kept separately for each tahsil. Entries in columns 1 to 4 of this register shall be made from the returns in Form XIX as soon as they are received from the disbursing officers under rule 176. Column 5 shall be filled up when the kist becomes due from the net-balance of the previous season; column 6 from the files containing the orders of cancellation; column 7 from the notes made by the Sadr Wasil-baqi-navis from time to time in the space provided on the top of the form. It must be carefully noted that suspended arrears due to be realized in the current season should be entered in column 7 while the suspensions ordered in the season itself should be deducted from the total balance when the account for the season is going to be closed, vide closing entries printed at the bottom of the form. Month and year of collection should be entered in column 9. Entries in columns 10 to 12 and 14 shall be made from the monthly totals of the daily collection register in Form XXI. In column 13, except for loans payable in equated instalments, the balance should be struck by deducting payments in column 10 from the total demand, ignoring payments on account of interest. Where equated instalments

have been fixed, the demand includes interest, and the balance should be struck by deducting the total in column 12 from the total demand; but sometimes column 11 will include interest for late payments, and this should be adjusted in correspondence with the tahsil. In column 14 advance payments must be noted both in the kist in which they are paid and in the kist in which they would have fallen due. A separate page should be allotted to each kist (season fixed for recovery) in this register.

224. *Instructions for filling and verifying the monthly accounts of taqavi advances*—The monthly account of taqavi advances shall be kept in Form XVIII for the whole district. It will be compiled from the Sadr Wasil-baqi-navis's registers and the fortnightly statements in Form X received from the tahsils. It shall be verified from the Sadr treasury on or before the 5th of each month following that to which it relates. Figures of principal only should be entered in columns 2 and 3 of Form XVIII, and the balance in column 8 shall be calculated after deducting the amount in column 5 from that in column 4.

225. *Compilation and submission of fortnightly return by the Sadr Wasil-baqi-navis*—The Sadr Wasil-baqi-navis shall submit a return in Form X to the Collector every fortnight. The figures for the return will be obtained from the Sadr Wasil-baqi-navis's own registers, the siaha supplements in Form IX, and the Tahsildar's fortnightly statements in Form X. The Collector may direct that the demands and the collections of a particular area be shown separately in this form, in which case the Sadr Wasil-baqi-navis will have to obtain figures for that particular area from the tahsil.

226. *Submission of annual profit and loss statement to the Govt.*—An annual statement for the financial year, showing the profit or loss on the working of the Land Improvement Loans Act of 1883 and the Agriculturists' Loans Act of 1884, shall be submitted by the Collector to the Government in the Revenue Department by the 20th June in each year.

227. *Submission of annual statement of advances and recoveries to the Government*—An annual statement in Form XXV showing the advances and recoveries during the revenue year ending on 30th September shall be submitted to the Government the collections being certified by the treasury officer at the foot of the statement.

CHAPTER XII

Special Rules for making Advances of Taqavi under Act XII of 1884 to the Representatives of Indian Soldiers on Active Service.

Note—The general rules laid down in chapters I to III and IX to XI apply *mutatis mutandis* to loans granted under this chapter.

228. The rules contained in this chapter apply to the representatives of Indian soldiers on active service in India or overseas.

229. If the representative of an Indian soldier who is on active service or is a prisoner of war and has a holding recorded in his name in the Patwari's papers, applies for a taqavi loan under Act XII of 1884, and assigns with the written consent of the soldier, part of his family allotment as security for the loan, the officer competent to grant the

loan, may after satisfying himself (a) that the applicant is in receipt of the family allotment from the soldier whose representative he claims to be and (b) that the loan is genuinely required for the benefit of the dependants of the soldier, grant a loan free of interest, not exceeding in any individual case Rs. 200 or 24 times the amount of the monthly assignment whichever may be less.

Provided that the officer competent to grant the loan shall dispense with the written consent of the soldier if he is a prisoner of war.

The findings of the officer advancing the loan on the points referred to in this rule should be recorded in the taqavi file. Such applications for taqavi will in the first instance be made to the Tahsildar.

230. If the application for a taqavi loan is for (i) improved seed, (ii) agricultural implements, or (iii) fertilizer it will be forwarded to the Agricultural Officer, along with the recommendations of Sub-Divisional Officer. The Agricultural Officer will then proceed to dispose of the application in accordance with the rules in Chapters V or VI, as the case may be, subject to the monetary limits laid down in rule 229.

231. The representative of the soldier should be asked under rule 31 to furnish, if possible, two solvent and substantial tenants as sureties. If the representative is not able to do so, the officer authorised to grant the loan may sanction it on the sole responsibility of the grantee and on the security of the monthly assignment.

232. (a) No interest shall be chargeable for taqavi advanced under this chapter.

(b) No interest shall be charged in the case of credit sales of seeds and implements made to a representative of a soldier on active service. Similarly, no sawai shall be charged on seed loans recoverable in kind.

233. (1) Re-payment of the loans advanced under this chapter shall be made from the portion of the monthly family allotment assigned as security. The disbursing officer will request, through the Collector, the military authorities concerned to remit the assigned portion of the monthly allotment direct to the Tahsildar concerned.

(2) The assigned portion of the monthly allotment shall be credited, as soon as received from the military authorities, to the loan account of the borrower and shall continue to be so credited from time to time until the whole amount advanced is paid off. No payment in addition to the assigned portion of the monthly allotment shall be demanded from the borrower except as provided in the next following rule.

234. In the case of loans advanced under this chapter balance of the loan, if any, should be remitted automatically if the soldier dies on active service; but if he does not serve with credit and is discharged or dismissed, recovery should be made according to the usual procedure.

235. In the case of taqavi advanced under this chapter a separate set of ledgers and siaha supplements shall be maintained.

By order
P. N. SETH
Deputy Secretary

FORM I—(ENGLISH)

(RULE 7)

Estimate of requirements for loans under Act XII of 1884 for the year in district

Purpose of requirement	Actual expenditure of				Estimate for		
	Recent normal year I	Recent normal year II	Recent normal year III	Current half-year April 1 to September 30, 19	The remaining half of the current year October 1 to March 31, 19	The succeeding financial year 19	Remarks
1	2	3	4	5	6	7	8
I—Advance for—							
(a) Improved seed other than sugar-cane							
(b) Agricultural implements							
(c) Fertilizers							

1	2	3	4	5	6	7	8
II—Advances for—							
(a) Ordinary seed							
(b) Ordinary cattle							
(c) Agricultural objects, e.g. fodder							
(d) Other purposes							
Total							
Demand outstanding at the commencement of the year principal only :							
(a) Current							
(b) Arrears							
Total							
Collections upto date							
(Principal only)							
(a) Current							
(b) Arrears							
Total							

FORM I-A—(ENGLISH)

(Rule 7)

Estimate of requirements for loans under Act XIX of 1883 for the year in district

Purpose of requirement	Actual expenditure of				Estimate for		
	Recent normal year I	Recent normal year II	Recent normal year III	Current half-year April 1 to September 30, 19	The remaining half of the current year October 1 to March 31, 19	The succeeding financial year 19	Remarks
1	2	3	4	5	6	7	8
Advances for—							
(1) Wells and boring of existing masonry wells.							
(2) Construction of masonry wells.							
(3) Construction of embankments.							
(4) Other works of improvement.							
Total							
Demand outstanding at the commencement of the year (principal only) :							
(a) Current							
(b) Arrears							
Total							
Collections up to date (principal only)							
(a) Current							
(b) Arrears							
Total							

FORM II—(VERNACULAR)

(RULE 39)

Loan granted under Act XIX of 1883

The sum of Rs. is hereby granted to
 son of
 caste resident of
 pargana tahsil
 as a loan under Act XIX of 1883, for the purpose of*.....

† (1) on the joint personal security of the persons who have signed the attached bond and of the borrowers;

(2) on the security of the property hypothecated by the borrower in the bond attached to this order;

(3) on the collateral security of the property hypothecated by son of
 caste, resident of
 viz. (here enter description of property), and subject to the following conditions:—

(a) That the amount of this loan shall be paid to him in the following instalments:

(1) Rs. at once

(2) Rs. on

(3) Rs. on

(4) Rs. on

(b) That the second (third) and (fourth) instalment(s) shall be paid only if it is proved to the satisfaction of me or my successor in office or the Collector of the district (that expenditure of approximately Rs. Rs.

Rs. and Rs. respectively has been incurred by him on the aforesaid work (that and respectively has been completed) when the said instalments shall be due:

(c) that the whole of the aforesaid work shall be completed before19...;

(d) that the amount of his loan with interest at per cent, per annum shall be repayable to the Govt. at tahsil in (here enter the number) equal half-yearly instalments (including principal and interest) of Rs. the first repayment being due on and subsequent repayments on every and until the whole loan shall have been repaid with interest;

(e) that the loan shall be applied solely to the purpose for which it is granted;

(f) that if it is proved to the satisfaction (of me) or my successor in office or the Collector of the district that the loan or any part of it has been applied to any purpose other than that for which it is granted or that the whole or any part of the improvement is not completed or expenditure has not been incurred by the dates specified in conditions (b) and (c) the whole of the loan then unpaid, with interest (if any) chargeable thereon, shall be recoverable forthwith from the borrower or his sureties or from the property hypothecated by him or them.

Signature of officer granting loan,
with date

I have understood and agreed to the aforesaid terms and conditions (and for the due performance thereof I hereby hypothecate the following property†).

Signature of borrower, with date

Witness {

* Here enter a description improvement to be carried out with details of the place (e.g. khasra numbers) and the village.

† One of the entries (1), (2), (3) shall stand as the case may require, the others being scored out.

‡ The words in brackets to be struck out if another person gives security.

First instalment Rs. paid in cash in my presence.

Signature of Officer, with date

Payment order for Rs. received this day*.

Signature of borrower, with date

Second instalment, Third instalment, } as above.
 Fourth instalment, etc. }

Security Bond when personal security is accepted.

Whereas the aforesaid loan of Rs. has been granted to the aforesaid for the purpose of we, the undersigned, hereby declare that we are jointly and severally responsible for the repayment of the said loan with interest in accordance with aforesaid conditions.

Signature Witness

Signature Witness

Signature Witness

Signature Witness

(When immovable property is hypothecated by a surety a regular security bond must be drawn up.)

FORM III (VERNACULAR)

(RULE 39)

Loan to a single borrower under Act XII of 1884.

The sum of Rs. is hereby granted to son of
 caste resident of
 pargana tahsil
 district as a loan under Act XII of 1884 for the purpose of on the following conditions:—

(1) that the sum shall be repaid to the Govt. at the tahsil in the following instalments:—

(1) Rs. on

(2) Rs. on

(3) Rs. on

(4) Rs. on

(2) that interest at per cent, per annum shall be payable on the outstanding balance of principal at the date of each payment;

(3) that the loan shall be applied solely to the purpose for which it is granted; and

(4) that if it is proved to the satisfaction of me or my successor in office or the Collector of the district that the loan or any part of it has been applied to any purpose other than that for which it is granted, the whole of the loan then unpaid with interest, if any be due, shall be recoverable forthwith.

Signature of officer granting loan,
with date

I have understood and agreed to the aforesaid conditions and accepted the loan accordingly.

Signature of borrower, with date

Witness.....

I have received cash (or a repayment order on the treasury) of the amount of Rs.

Signature of borrower, with date

Cash paid
 Payment order delivered in my presence,

Signature of officer granting loan,
with date

† If cash is paid exceeding Rs. 20/- a receipt stamp is required.

FORM VIII
(RULE 190)

Khatauni of demands under Act XIX of 1883 for tahsil..... in the district for the half year
ending the 31st March 19 .
30th September

Serial in		Name of borrower	Residence	Recoverable demand			Recoveries				Balance at end of half year	Total balance left due	(a) payment in advance of the date fixed and (b) surplus payments 13	
This list	Ledger			Arrears	Instalments due	Total	Date	Siyaha number	Total payment	Credited to				
										Principal				Interest
1	2	3	4	5(a)	5(b)	5(c)	6	7	8	9	10	11	12	

(1) In the case of loans repayable under Act, XIX of 1883 by equated instalments the instalment due will be the fixed instalment payable half-yearly including principal and interest.
(2) In the case of other loans the instalment due will be that of principal only.

FORM VIII-A
(RULE 213)

List of demands by village for collection by a touring officer (Act XII of 1884)

Name of officer
Name of village

Name of borrower	No. in Ledger Form VII	Out-standing principal	Date of last payment	Current interest due	Principal (due current and arrears) and arrears interest due	Total demand (Total of columns 5 and 6)	Date of recovery	Siyaha number	Amount received and credited to		Balance		Remarks
									Interest	Principal	Interest	Principal	
1	2	3	4	5	6	7	8	9	10	11	12	13	14

Columns 1 to 4 and 6 will be filled in form Form VII, columns 5 and 7 to 12 will be filled in at the time of payment, the siyaha supplement being filled up at the same time. Reasons for non-recovery will be quoted in column 12 and the form will serve as a diary of the work of the touring officer. It will be sent to the tahsildar when the extra qur-amin has been finished collections for the time being in the area covered by the form and will be returned to him as soon as possible for use when he again visits that area.

FORM X
(RULES 145 & 229)

Statement showing detail of demands and collections of Act XII Taqavi in the District
Act XIX Taqavi Tahsil

District Tahsil 1	Arrears including amounts suspended till the current kist but excluding amounts shown in column 3, outstanding for collection in respect of—		Amounts, suspended during the current kist in respect of arrears of—		Collections during the fortnight of arrears shown in column 2 for—		Balance of arrears at the end of the fortnight difference of columns 2 and 4)	
	Previous years 2(a)	The Kharif kist of the current year 2(b)	Previous years 3(a)	The Kharif kist of the current year 3(b)	Previous years 4(a)	The Kharif kist of the current year 4(b)	Previous years 5(a)	The Kharif kist of the current year 5(b)

for the fortnight ending

Demand of current kist excluding remission and amounts suspended in respect of the current kist (column 7)	Amount of current kist suspended	Collections of current demand during the fortnight	Total collections of current demand upto the end of the fortnight	Percentage of total collections (column 9) to net demand (column 6)	Remarks
6	7	8	9	10	11

NOTES—

(1) Columns 2(b), 3(b), 4(b) and 5(b), will be blank during the Kharif kist the figures of which will be shown in columns 6 to 10. When the rabi kist falls due, this will become the current demand for the purpose of columns 6 to 10 and the figures of the kharif kist (if any) will then be shown in columns 2(b), 3(b), 4(b) and 5(b).

(2) Columns 2(a) and 2(b) will show all amounts which first fell due before the current demand, although their collection may have been suspended until current kist.

(3) During the kharif kist the figures in columns 2(a), 3(a), 4(a) and 5(a) will include figures of the immediately preceding rabi kist.

(4) Column 6 will show only those amounts which have fallen due for the first time in the current kist.

(5) Any amount remitted during the current kist should be shown in the remarks column, giving details of the fasli year or years to which the remission pertains.

(6) In filling up the statement the chief revenue accountant will note the various tahsils separately in column 1 and add up the total for the district.

(7) In submitting the statement to the Collector, the tahsildar will note in the remarks column the oldest four khatahs outstanding, giving the amount due in each and the date when it fell due.

Mahal and the field Number and area of the land to be improved	Status of applicant that is to say proprietor or tenant If a tenant and the landlord consent is required whether the landlord consents	Sureties		
		(1) The land itself or an interest therein, the value of the land or the nature and value of the interest as the case may be	(2) If personal, the names and status of the sureties	(3) If property other than the land itself or an interest therein the nature of the property the pre-existing encumbrances, if any, thereon and its value

Improvement (1) Its estimate utility and value (2) Objection, if any, of third parties (3) Date in which it will begin to yield Profit	Repayment		Date or dates on which loan or instalment of it should be received by the applicant	Recommendation of inspecting Officer after verification of the above in the registration and revenue office of the Tahsil
	(1) Suitable date for first instalment with reference to	(2) Proposed instalments and period of repayment		

Dated at the 193 Patwari Patware Circle
Dated at the 193 Circle Officer

FORM XIII/1

Details to be furnished in connection with the application for loan for improving a well

Present depth of well in feet from the level of the ground	Present dia meter of well in feet	Top Bottom	Present depth of water in well feet	Full Particulars in respect to the intended deepening and widening of lining with masonry or other improvement measurements to be given in feet	Report of circle Officer of result of personal inspection of the well and check of Patwari's report	Recommendation by Circle Officer	Order of Assistant Commissioner

Dated at the 195 Patware

FORM XIV

(RULE 52)

Tables of Equated Repayments of Takavi Loans
For use in offices in Ajmer-Merwara

INTRODUCTION

These tables have been prepared according to the draft rules regarding the repayment of Takavi Loans attached to the Government of India Circular No. 6-260-1, dated 14th May 1907. The annual instalment tables have been prepared so as to suit the five different periods after which a loan can be made repayable from the date of advance, viz., (1) 6 months, (2) 1 year, (3) 1½ years, (4) 2 years, and (5) 2½ years. Half-yearly instalment tables have, however, for the present been prepared for repayments commencing after 6 months, 1 year and two years only from the date of advance. Charges for interest accruing for the periods intervening between the dates of advance and of commencement of repayment have been taken into account in working out the equated instalment. No separate recoveries are therefore, to be made on this account.

2. The rate of interest has been taken at 6½ per cent per annum. Calculations have been made for the amounts of Rupees 10, 20, 30, 40, 50, 60, 70, 80, 90 and 100. For any amounts other than those treated in these tables, an instalment of repayment may be easily calculated and split up into interest and principal by simple addition or simple proportion to the nearest anna.

3. Owing to the fact that fractions of an anna have been neglected in the calculations and that in splitting up the instalments into interest and principal the amount actually advanced has been taken to be the principal to be repaid, negative figures have sometimes appeared. These negative quantities should be debited or credited to "Interest on Takavi" by *per contra* credit or debit to "Principal" (For example take the case of a loan of Rupee 50 payable in 15 instalments, the period of grace being 2½ years, the annual instalment is Rupees 5-11-0. When the first instalment is realised it should be credited to interest. The sum of Rupees 2-6-0 should then be debited to principal by *per contra* credit to "Interest on Takavi." Again when the fifteenth instalment is realised it should be credited to principal. The sum of annas 13 should then be debited to "Interest on Takavi" by *per contra* credit to principal).

No. 1—Table showing the repayment of a loan of rupees 100 with interest at 6½ per cent.

Number of years in which the loan is repayable	AMOUNT OF ANNUAL INSTALMENTS ON THE SUPPOSITION THAT THE FIRST INSTALMENT IS REPAYABLE AFTER				
	6 months	1 year	1½ years	2 years	2½ years
1	2	3	4	5	6
1	103 2 0	106 4 0	109 9 0	112 14 0	116 7 0
2	53 2 0	54 12 0	56 7 0	58 3 0	60 0 0
3	36 8 0	37 9 0	38 12 0	39 16 0	41 3 0
4	28 3 0	29 0 0	29 15 0	30 13 0	31 12 0
5	23 3 0	23 14 0	24 10 0	25 6 0	26 3 0
6	19 14 0	20 8 0	21 2 0	21 13 0	22 8 0
7	17 9 0	18 1 0	18 10 0	19 3 0	19 13 0
8	15 12 0	16 4 0	16 12 0	17 4 0	17 13 0
9	14 7 0	17 14 0	15 5 0	15 13 0	16 5 0
10	13 6 0	13 12 0	14 3 0	14 10 0	15 1 0
12	11 12 0	12 1 0	12 7 0	12 13 0	13 3 0
15	10 3 0	10 7 0	10 12 0	11 1 0	11 7 0
20	8 10 0	8 14 0	9 3 0	9 7 0	9 12 0
25	7 13 0	8 0 0	8 4 0	8 8 0	8 12 0

No. 2.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after six

Details of Instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
One instalment	10 5	0 5	10 0	10 0	20 10	0 10	20 0	20 0	30 15	0 15	30 0	30 0	40 4	1 4	40 0	40 0	50 9	1 9	50 0	50 0
Two instalments—																				
1st Instalment	5 5	0 5	5 0	5 0	10 10	0 10	10 0	10 0	15 15	0 15	15 0	15 0	21 4	1 4	20 0	20 0	26 9	1 9	25 0	25 0
2nd ..	5 5	0 5	5 0	5 0	10 10	0 10	10 0	10 0	15 15	0 15	15 0	15 0	21 4	1 4	20 0	20 0	26 9	1 9	25 0	25 0
Three instalments—																				
1st instalment	3 10	0 3	3 3	6 11	7 5	0 10	6 11	13 3	10 15	0 15	10 0	20 0	14 10	1 4	13 6	26 10	18 4	1 9	16 11	33 5
2nd ..	3 10	0 3	3 4	3 7	7 5	0 13	6 8	6 13	10 15	1 4	9 11	10 5	14 10	1 11	12 15	13 11	18 4	2 1	16 3	17 2
3rd ..	3 10	0 3	3 7	3 7	7 5	0 8	6 13	6 13	10 15	0 10	10 5	10 5	14 10	0 15	13 11	13 11	18 4	1 2	17 2	17 2
Four instalments—																				
1st instalment	2 13	0 5	2 8	7 8	5 10	0 10	5 0	15 0	8 7	0 15	7 8	22 8	11 4	1 4	10 0	30 0	14 1	1 9	12 8	37 8
2nd ..	2 13	0 5	2 6	5 2	5 10	0 15	4 11	10 5	8 7	1 6	7 1	15 7	11 4	1 14	9 6	21 10	14 1	2 5	11 12	25 12
3rd ..	2 13	0 5	2 8	2 10	5 10	0 10	5 0	5 5	8 7	0 15	7 8	7 15	11 4	1 4	10 0	20 10	14 1	1 0	12 8	13 4
4th ..	2 13	0 3	2 10	2 10	5 10	0 5	5 5	5 5	8 7	0 8	7 15	7 15	11 4	0 10	10 10	10 10	14 1	0 13	13 4	13 4
Five instalments—																				
1st instalment	2 5	0 5	2 0	8 0	4 10	0 10	4 0	16 0	6 15	0 15	6 0	24 0	9 5	1 4	8 1	31 15	11 10	1 9	10 1	39 15
2nd ..	2 5	0 3	1 13	6 3	4 10	1 0	3 10	12 6	6 15	1 8	5 7	18 9	9 5	2 0	7 5	24 10	11 10	2 8	9 2	30 13
3rd ..	2 5	0 6	1 13	4 4	4 10	0 12	3 14	8 8	6 15	1 2	5 13	12 12	9 5	1 9	7 12	16 14	11 10	1 15	9 11	21 2
4th ..	2 5	0 4	2 1	2 3	4 10	0 8	4 2	4 6	6 15	0 13	6 2	6 10	9 5	1 1	8 4	8 10	11 10	1 5	10 5	10 13
5th ..	2 5	0 2	2 3	2 3	4 10	0 4	4 6	4 6	6 15	0 5	6 10	6 10	9 5	0 11	8 10	8 10	11 10	0 13	10 13	10 13
Six instalments—																				
1st instalment	2 0	0 5	1 11	8 5	4 0	0 10	3 6	16 10	6 0	0 15	5 1	24 15	7 15	1 4	0 11	33 5	9 15	1 9	8 6	41 10
2nd ..	2 0	0 8	1 8	6 13	4 0	1 1	2 15	13 11	6 0	1 9	4 7	20 8	7 15	2 1	5 14	27 7	9 15	2 10	7 5	34 5
3rd ..	2 0	0 7	1 9	5 4	4 0	0 14	3 2	10 9	6 0	1 5	4 11	15 13	7 15	1 11	6 4	21 3	0 15	2 2	7 13	26 8
4th ..	2 0	0 5	1 11	3 9	4 0	0 11	3 5	7 4	6 0	1 0	5 0	10 13	7 15	1 5	6 10	14 9	9 15	1 10	8 5	18 3
5th ..	2 0	0 4	1 12	1 13	4 0	0 7	3 9	3 11	6 0	0 11	5 5	5 8	7 15	0 14	7 1	7 8	9 15	1 2	8 13	9 6
6th ..	2 0	0 3	1 13	1 13	4 0	0 5	3 11	3 11	6 0	0 8	5 8	5 8	7 15	0 7	7 8	7 8	9 15	0 9	9 0	9 0
Seven instalments—																				
1st instalment	1 12	0 5	1 7	8 9	3 8	0 10	2 14	17 2	5 4	0 15	4 5	25 11	7 0	1 4	5 12	34 4	8 13	1 9	7 4	42 12
2nd ..	1 12	0 9	1 3	7 6	3 8	1 1	2 7	14 11	5 4	1 9	3 11	22 0	7 0	2 2	4 14	29 6	8 13	2 11	6 2	36 10
3rd ..	1 12	0 7	1 5	6 1	3 8	0 15	2 9	12 2	5 4	1 6	3 14	18 2	7 0	1 13	5 3	24 3	8 13	2 5	6 8	30 2
4th ..	1 12	0 7	1 6	4 11	3 8	0 12	2 12	9 6	5 4	1 2	4 2	14 0	7 0	1 8	5 8	18 11	8 13	1 14	0 15	23 3
5th ..	1 12	0 5	1 7	3 4	3 8	0 9	2 15	6 7	5 4	0 14	4 6	9 10	7 0	1 2	5 14	12 13	8 13	1 7	7 6	15 13
6th ..	1 12	0 3	1 9	1 11	3 8	0 6	3 2	3 5	5 4	0 10	4 10	5 0	7 0	0 13	6 3	6 10	8 13	1 0	7 13	8 0
7th ..	1 12	0 1	1 11	1 11	3 8	0 3	3 5	3 5	5 4	0 4	5 0	5 0	7 0	0 6	6 10	6 10	8 13	0 13	8 0	8 0
Eight instalments—																				
1st instalment	1 9	0 5	1 4	8 12	3 3	0 10	2 9	17 7	4 12	0 15	3 13	26 3	6 5	1 4	5 1	34 15	7 14	1 9	6 5	43 11
2nd ..	1 9	0 9	1 0	7 12	3 3	1 1	2 2	15 5	4 12	1 10	3 2	23 1	6 5	2 3	4 2	30 13	7 14	2 12	5 2	38 9
3rd ..	1 9	0 8	1 1	6 11	3 3	0 15	2 4	13 1	4 12	1 7	3 5	19 12	6 5	1 15	4 6	26 7	7 14	2 6	5 8	33 1
4th ..	1 9	0 6	1 3	5 8	3 3	0 13	2 6	10 11	4 12	1 4	3 8	16 4	6 5	1 10	4 11	21 12	7 14	2 1	5 13	27 4
5th ..	1 9	0 5	1 4	4 4	3 3	0 11	2 8	8 3	4 12	1 0	3 12	12 8	6 5	1 6	4 15	16 13	7 14	1 11	6 3	21 3
6th ..	1 9	0 1	1 5	2 15	3 3	0 8	2 11	5 8	4 12	0 13	3 15	8 9	6 5	1 1	5 4	11 9	7 14	1 5	6 9	14 8
7th ..	1 9	0 3	1 6	1 9	3 3	0 6	2 13	2 11	4 12	0 9	4 3	4 6	6 5	0 11	5 10	5 15	7 14	0 14	7 0	7 8
8th ..	1 9	0 1	1 9	1 9	3 3	0 8	2 11	2 11	4 12	0 6	4 6	4 6	6 5	0 8	5 15	5 15	7 14	0 6	7 8	7 8
Nine instalments—																				
1st instalment	1 7	0 5	1 2	8 14	2 14	0 10	2 4	17 12	4 3	0 15	3 6	26 10	5 12	1 4	4 8	35 8	7 3	1 9	5 10	44 6
2nd ..	1 7	0 9	1 4	8 0	2 14	1 1	1 12	16 0	4 3	1 11	2 10	24 0	5 12	2 3	3 9	31 15	7 3	2 12	4 7	38 16
3rd ..	1 7	0 8	1 5	7 1	2 14	1 0	1 14	14 2	4 3	1 8	2 13	21 3	5 12	2 0	3 12	28 3	7 3	2 8	4 11	35 4
4th ..	1 7	0 7	1 6	6 1	2 14	0 14	2 0	12 3	4 3	1 5	3 0	18 3	5 12	1 12	4 0	24 3	7 3	2 3	5 0	30 4
5th ..	1 7	0 6	1 1	5 0	2 14	0 12	2 2	10 0	4 3	1 2	3 3	15 0	5 12	1 8	4 4	19 15	7 3	1 4	5 5	24 15
6th ..	1 7	0 5	1 2	3 14	2 14	0 10	2 4	7 12	4 3	0 15	3 6	11 10	5 12	1 4	4 8	15 7	7 3	1 9	5 10	19 5
7th ..	1 7	0 4	1 3	2 11	2 14	0 8	2 6	5 6	4 3	0 13	3 10	8 0	5 12	0 15	4 13	10 10	7 3	1 3	6 0	13 5
8th ..	1 7	0 3	1 1	1 7	2 14	0 5	2 9	2 13	4 3	0 8	3 13	4 3	5 12	0 10	5 2	5 8	7 3	0 13	6 6	6 15
9th ..	1 7	0 1	1 9	1 9	2 14	0 1	2 13	2 13	4 3	0 2	4 3	4 3	5 12	0 1	5 8	5 8	7 3	0 4	6 15	6 15
Ten instalments—																				
1st instalment	1 5	0 5	1 0	9 0	2 11	0 10	2 1	17 15	4 0	0 15	3 1	26 15	5 5	1 4						

per cent. per annum, and their distribution between interest and principal.
months from the date of advance

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
61 14	1 14	30 0	...	72 3	2 3	70 0	...	82 3	2 3	80 0	...	92 13	2 13	90 0	...	103 2	3 2	100 0	Rs. A.
31 14	1 14	30 0	30 0	37 3	2 3	35 0	35 0	42 8	2 8	40 0	40 0	47 13	2 13	45 0	45 0	53 2	3 2	50 0	50 0
31 14	1 14	40 0	...	37 3	2 3	35 0	...	42 8	2 8	40 0	...	47 13	2 13	45 0	...	53 2	3 2	50 0	...
		30 0				70 0				80 0				90 0				100 0	
21 14	1 14	20 0	40 0	25 9	2 3	23 6	16 10	29 3	2 8	26 11	53 5	32 13	2 13	30 0	60 0	36 8	3 2	33 6	66 10
21 14	2 8	19 6	20 10	25 9	2 15	22 10	24 0	29 3	3 5	25 14	27 7	32 13	3 12	29 1	30 15	36 8	4 3	32 8	34 5
21 14	1 4	20 10	...	25 9	1 9	24 0	...	29 3	1 12	27 7	...	32 13	1 14	30 15	...	36 8	2 3	34 5	...
		30 0				70 0				80 0				90 0				100 0	
15 15	1 14	15 1	14 15	19 11	2 3	17 8	32 8	22 0	2 6	20 1	59 15	25 6	2 13	22 0	67 7	28 3	3 2	25 1	74 15
15 15	2 13	14 2	10 13	19 11	3 4	16 7	31 1	22 0	3 12	18 13	41 2	25 6	4 3	21 3	46 4	28 3	4 11	23 8	51 7
15 15	2 0	14 15	15 14	19 11	2 4	17 7	18 10	22 0	2 9	20 0	21 2	25 6	2 14	22 8	23 12	28 3	3 3	25 0	26 7
15 15	1 1	15 14	...	19 11	1 1	18 10	...	22 0	1 7	21 2	...	25 6	1 10	23 12	...	28 3	1 12	26 7	...
		30 0				70 0				80 0				90 0				100 0	
13 15	1 14	12 1	17 15	16 4	2 3	14 1	35 15	18 9	2 8	16 1	63 15	20 14	2 13	18 1	71 15	23 3	3 2	20 1	79 15
13 15	3 0	10 15	17 0	16 4	3 8	12 12	43 3	18 9	4 0	14 9	49 6	20 14	4 8	16 6	55 0	23 3	5 0	18 3	01 12
13 15	2 5	11 10	25 0	16 4	2 11	13 9	29 10	18 9	3 1	15 8	33 14	30 14	3 8	17 6	38 3	23 3	3 14	19 5	42 7
13 15	1 9	12 6	13 0	16 4	1 14	14 6	15 4	10 8	2 2	16 7	17 7	20 14	2 6	18 8	19 11	23 3	2 10	20 9	21 14
13 15	0 15	13 0	...	16 4	1 0	15 4	...	18 9	1 2	17 7	...	20 14	1 3	19 11	...	23 3	1 5	21 14	...
		30 0				70 0				80 0				90 0				100 0	
11 15	1 14	10 1	19 15	13 15	2 3	11 12	38 4	15 15	2 8	13 7	66 9	17 15	2 13	15 2	74 14	19 14	3 2	16 12	83 4
11 15	3 2	8 13	11 2	13 15	3 10	10 5	47 15	15 15	4 3	11 12	54 13	17 15	4 11	13 4	61 10	19 14	5 5	14 9	68 11
11 15	2 9	9 6	11 12	13 15	3 0	10 15	37 0	15 15	3 7	12 8	42 5	17 15	3 14	14 1	47 9	19 14	4 3	15 11	53 0
11 15	2 0	9 15	21 13	13 15	2 5	11 10	25 6	15 15	2 10	13 5	29 0	17 15	3 0	14 15	32 10	19 14	3 3	16 11	36 5
11 15	1 6	10 9	11 4	13 15	1 9	12 6	13 0	15 15	1 13	14 3	14 14	17 15	2 1	15 14	16 12	19 14	2 2	17 12	18 9
11 15	0 11	11 4	...	13 15	0 15	13 0	...	15 15	1 1	14 14	...	17 15	1 3	16 12	...	19 14	1 5	18 9	...
		30 0				70 0				80 0				90 0				100 0	
10 9	1 14	8 11	31 5	12 5	2 3	0 2	30 14	14 0	2 8	11 8	68 8	15 13	2 13	13 0	77 0	17 9	3 2	12 7	85 0
10 9	3 8	7 6	43 15	12 5	2 5	3 12	8 9	14 0	4 4	9 12	58 12	15 13	4 13	11 0	66 0	17 0	5 6	12 3	73 6
10 9	2 12	7 13	36 2	12 5	2 5	3 3	0 2	14 0	3 11	10 5	47 7	15 13	4 2	11 11	54 5	17 9	4 9	13 6	00 0
10 9	2 4	8 5	27 13	12 5	2 5	2 10	9 11	14 0	3 0	11 0	37 7	15 13	3 6	12 7	41 14	17 9	3 12	13 13	48 0
10 9	1 12	8 12	9 0	12 5	2 1	0 4	22 4	14 0	2 5	11 11	25 13	15 13	2 10	13 3	28 11	17 9	2 15	14 10	31 15
10 9	1 3	9 6	9 10	12 5	1 6	0 15	1 5	14 0	1 10	12 6	13 6	15 13	1 13	14 0	14 11	17 9	2 0	15 9	16 6
10 9	0 15	9 10	...	12 5	1 0	11 5	...	14 0	0 19	13 6	...	15 13	1 2	14 11	...	17 9	1 3	16 6	...
		30 0				70 0				80 0				90 0				100 0	
9 8	1 14	7 10	2 6	11 1	2 3	8 14	31 2	12 10	2 8	10 2	60 14	14 3	2 13	11 6	78 10	15 12	3 2	12 10	87 8
9 8	3 4	6 4	46 2	11 1	3 13	7 4	33 14	12 10	4 6	8 4	61 10	14 3	4 15	9 4	69 6	15 12	5 7	10 8	77 1
9 8	2 14	6 10	19 8	11 1	3 6	7 11	46 3	12 10	3 14	3 12	52 14	14 3	4 5	9 14	59 8	15 12	4 13	10 15	66 2
9 8	2 8	7 0	32 8	11 1	2 14	8 3	38 0	12 10	3 5	9 5	43 9	14 3	3 11	10 8	40 0	15 12	4 2	11 10	54 8
9 8	2 1	7 7	25 1	11 1	2 6	8 11	29 5	12 10	2 12	9 14	33 11	14 3	3 1	11 2	37 14	15 12	3 6	12 0	42 2
9 8	1 9	7 15	17 2	11 1	1 13	9 4	20 1	12 10	2 2	10 8	23 3	14 3	2 6	11 13	28 1	15 12	2 10	13 2	23 0
9 8	1 1	8 7	8 11	11 1	1 4	9 13	10 4	12 10	1 7	11 3	12 0	14 3	1 10	12 9	13 8	15 12	1 13	13 15	15 1
9 8	0 13	8 11	...	11 1	0 13	10 4	...	12 10	1 10	12 0	...	14 3	0 11	13 8	...	15 12	0 11	15 1	...
		60 0				70 0				80 0				90 0				100 0	
8 10	1 14	6 12	53 4	10 2	2 3	7 15	32 1	11 8	2 8	9 0	71 0	13 0	2 13	10 3	79 13	14 7	3 2	11 5	88 11
8 10	3 5	5 5	47 15	10 2	3 14	6 4	35 13	11 8	4 7	7 1	63 15	13 0	5 0	8 0	71 13	14 7	5 5	9 2	79 9
8 10	3 0	5 10	42 5	10 2	3 8	6 10	49 3	11 8	4 0	7 8	56 7	13 0	4 8	8 8	63 5	14 7	5 0	9 7	70 2
8 10	2 10	6 0	36 5	10 2	3 1	7 1	12 2	11 8	3 8	8 0	48 7	13 0	3 15	9 1	54 4	14 7	4 8	10 1	60 1
8 10	2 4	6 6	20 15	10 2	2 10	7 8	34 10	11 8	3 0	8 8	39 15	13 0	3 6	9 10	44 10	14 7	3 12	10 11	49 6
8 10	1 14	6 12	23 3	10 2	3 3	7 15	23 11	11 8	2 8	9 0	30 15	13 0	2 13	10 3	34 7	14 7	3 1	11 6	38 0
8 10	1 7	7 3	16 0	10 2	1 11	8 7	18 4	11 8	1 15	9 9	21 6	13 0	2 2	10 14	13 0	14 1	2 6	12 1	25 15
8 10	1 0	7 10	8 6	10 2	1 2	9 0	9 4	11 8	1 5	11 3	11 3	13 0	1 8	11 8	12 1	17 7	1 10	12 13	13 2
8 10	0 4	8 6	...	10 2	0 14	9 4	...	11 8	0 5	11 2	...	13 0	0 15	12 1	...	14 7	1 5	13 2	...
		60 0				70 0				80 0				90 0				100 0	
8 0																			

No. 2.—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after six

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance	
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	
Fifteen instalments—																				
1st instalment	1 0	0 5	0 11	9 5	2 1	0 10	1 7	18 9	3 1	0 15	2 2	27 14	4 1	1 4	2 13	37 3	5 1	1 9	3 8	46 8
2nd	1 0	0 9	0 7	8 14	2 1	1 3	0 14	17 10	3 1	1 12	1 8	26 9	4 1	2 5	1 12	36 7	5 1	2 14	2 3	44 6
3rd	1 0	0 9	0 7	8 7	2 1	1 2	0 15	16 12	3 1	1 11	1 8	25 3	4 1	2 3	1 14	33 0	5 1	2 12	2 5	42 0
4th	1 0	0 8	0 8	7 15	2 1	1 1	1 0	15 2	3 1	1 9	1 8	23 11	4 1	2 2	1 15	31 10	5 1	2 10	2 7	39 9
5th	1 0	0 8	0 8	7 7	2 1	1 0	1 1	14 11	3 1	1 8	1 9	22 2	4 1	2 0	2 1	29 9	5 1	2 7	2 10	36 15
6th	1 0	0 7	0 9	6 14	2 1	0 15	1 2	13 9	3 1	1 6	1 11	20 7	4 1	1 14	2 3	27 6	5 1	2 5	2 12	34 3
7th	1 0	0 7	0 9	6 5	2 1	0 14	1 3	12 0	3 1	1 4	1 13	18 10	4 1	1 11	2 6	25 0	5 1	2 2	2 15	31 4
8th	1 0	0 6	0 10	5 11	2 1	0 12	1 5	11 1	3 1	1 3	1 14	16 12	4 1	1 9	2 8	22 8	5 1	1 15	3 2	28 2
9th	1 0	0 5	0 11	5 0	2 1	0 11	1 6	9 11	3 1	1 1	2 0	14 12	4 1	1 6	2 11	19 13	5 1	1 12	3 6	24 13
10th	1 0	0 5	0 11	4 5	2 1	0 10	1 7	8 4	3 1	0 15	2 2	12 10	4 1	1 4	2 13	17 0	5 1	1 9	3 8	21 5
11th	1 0	0 4	0 12	3 9	2 1	0 8	1 9	6 11	3 1	0 13	2 4	10 6	4 1	1 1	3 0	14 0	5 1	1 5	3 12	17 9
12th	1 0	0 3	0 13	2 12	2 1	0 7	1 10	5 1	3 1	0 10	2 7	7 15	4 1	0 14	3 3	10 13	5 1	1 1	4 0	13 9
13th	1 0	0 2	0 14	1 14	2 1	0 15	1 12	3 5	3 1	0 8	2 9	5 0	4 1	0 11	3 6	7 7	5 1	0 13	4 4	9 5
14th	1 0	0 1	0 15	0 15	2 1	0 3	1 14	1 7	3 1	0 5	2 12	2 10	4 1	0 7	3 10	3 13	5 1	0 9	4 8	4 13
15th	1 0	0 1	0 15	0 15	2 1	0 10	1 7	1 7	3 1	0 7	2 10	2 10	1 1	0 4	3 13	3 13	5 1	0 4	4 13	4 13
			10 0				20 0				30 0				40 0				50 0	
Twenty instalments—																				
1st instalment	0 14	0 5	0 9	9 7	1 12	0 10	1 2	18 14	2 10	0 15	1 11	28 5	3 7	1 4	2 3	37 13	4 5	1 9	2 12	17 4
2nd	0 14	0 9	0 5	9 2	1 12	1 3	0 9	18 5	2 10	1 12	0 14	27 7	3 7	2 0	1 1	36 12	4 5	2 15	1 6	15 14
3rd	0 14	0 9	0 5	8 13	1 12	1 2	0 10	17 11	2 10	1 11	0 15	26 8	3 7	2 5	1 2	35 10	4 5	2 14	1 7	14 17
4th	0 14	0 9	0 5	8 8	1 12	1 2	0 10	17 1	2 10	1 11	0 15	25 9	3 7	2 3	1 4	34 6	4 5	2 12	1 9	12 14
5th	0 14	0 9	0 5	8 3	1 12	1 1	0 11	16 6	2 10	1 10	1 0	24 9	3 7	2 2	1 5	31 1	4 5	2 11	1 10	11 4
6th	0 14	0 8	0 6	7 13	1 12	1 0	0 12	15 10	2 10	1 9	1 1	23 8	3 7	2 1	1 6	31 11	4 5	2 9	1 12	9 9
7th	0 14	0 8	0 6	7 7	1 12	1 0	0 12	14 14	2 10	1 8	1 2	22 6	3 7	2 0	1 7	30 4	4 5	2 7	1 14	7 10
8th	0 14	0 7	0 7	7 0	1 12	0 15	0 13	14 1	2 10	1 6	1 4	21 3	3 7	1 14	1 9	28 11	4 5	2 5	2 0	5 10
9th	0 14	0 7	0 7	6 9	1 12	0 14	0 14	13 3	2 10	1 5	1 5	19 13	3 7	1 12	1 11	27 0	4 5	2 3	2 2	3 8
10th	0 14	0 7	0 7	6 2	1 12	0 13	0 15	12 4	2 10	1 4	1 6	18 7	3 7	1 11	1 12	25 4	4 5	2 1	2 4	1 4
11th	0 14	0 6	0 8	5 10	1 12	0 12	1 0	11 4	2 10	1 2	1 8	16 15	3 7	1 9	1 14	23 6	4 5	1 15	2 6	28 14
12th	0 14	0 6	0 8	5 2	1 12	0 11	1 1	9 3	2 10	1 1	1 0	15 6	3 7	1 7	2 0	21 6	4 5	1 13	2 8	26 6
13th	0 14	0 5	0 9	4 9	1 12	0 10	1 2	9 1	2 10	0 15	1 11	13 11	3 7	1 5	2 2	19 4	4 5	1 10	2 11	23 1
14th	0 14	0 5	0 9	4 0	1 12	0 9	1 3	7 14	2 10	0 14	1 12	11 15	3 7	1 3	2 4	17 0	4 5	1 8	2 15	20 4
15th	0 14	0 4	0 10	3 6	1 12	0 8	1 4	6 10	2 10	0 12	1 14	10 1	3 7	1 1	2 6	14 10	4 5	1 5	3 0	17 14
16th	0 13	0 3	0 11	2 11	1 12	0 7	1 5	5 5	2 10	0 10	2 0	8 1	3 7	0 14	2 9	12 1	4 5	1 2	3 3	14 11
17th	0 14	0 3	0 11	2 0	1 12	0 5	1 7	3 13	2 10	0 8	2 2	5 15	3 7	0 12	2 11	9 6	4 5	0 15	3 6	11 5
18th	0 14	0 2	0 12	1 4	1 12	0 4	1 8	2 6	2 10	0 6	2 4	3 11	3 7	0 9	2 14	0 8	4 5	0 11	3 10	7 11
19th	0 14	0 1	0 13	0 7	1 12	0 2	1 10	0 12	2 10	0 4	2 6	1 5	3 7	0 6	3 1	3 7	4 5	0 8	3 13	3 11
20th	0 14	0 7	0 7	0 7	1 12	1 0	0 12	0 7	2 10	1 5	1 5	0 7	3 7	0 7	3 7	0 7	4 5	0 7	3 14	0 7
			10 0				20 0				30 0				40 0				50 0	
Twenty-five instalments—																				
1st instalment	0 12	0 5	0 7	9 9	1 9	0 10	0 15	19 1	2 6	0 15	1 7	28 9	3 2	1 4	1 14	38 2	3 11	1 9	2 5	17 11
2nd	0 12	0 9	0 3	9 6	1 9	1 3	0 6	18 11	2 6	1 13	0 9	28 0	3 2	2 6	0 12	37 6	3 14	2 16	0 15	15 13
3rd	0 12	0 9	0 3	9 3	1 9	1 3	0 6	18 5	2 6	1 12	0 10	27 6	3 2	2 5	0 13	35 0	3 14	2 16	0 15	15 13
4th	0 12	0 9	0 3	9 0	1 9	1 2	0 7	17 14	2 6	1 11	0 11	26 11	3 2	2 5	0 13	33 12	3 14	2 14	1 0	14 13
5th	0 12	0 9	0 3	8 13	1 9	1 2	0 7	17 7	2 6	1 11	0 11	25 4	3 2	2 4	0 14	31 14	3 14	2 13	1 1	13 12
6th	0 12	0 9	0 3	8 10	1 9	1 1	0 8	16 15	2 6	1 10	0 12	25 4	3 2	2 3	0 15	31 15	3 14	2 12	1 2	12 10
7th	0 12	0 8	0 4	8 6	1 9	1 1	0 8	16 7	2 6	1 9	0 13	24 7	3 2	2 2	1 0	32 13	3 14	2 10	1 4	11 6
8th	0 12	0 8	0 4	8 2	1 9	1 0	0 9	15 14	2 6	1 8	0 14	23 9	3 2	2 1	1 1	31 14	3 14	2 9	1 5	10 1
9th	0 12	0 8	0 4	7 14	1 9	1 0	0 9	15 5	2 6	1 8	0 14	22 11	3 2	2 0	1 2	30 12	3 14	2 8	1 6	8 11
10th	0 12	0 8	0 4	7 10	1 9	0 15	0 10	14 11	2 6	1 7	0 15	21 12	3 2	1 15	1 3	29 9	3 14	2 6	1 8	7 3
11th	0 12	0 7	0 5	7 5	1 9	0 15	0 10	14 1	2 6	1 6	1 0	20 12	3 2	1 14	1 4	28 6	3 14	2 5	1 9	5 10
12th	0 12	0 7	0 5	7 0	1 9	0 14	0 11	13 6	2 6	1 5	1 1	19 11	3 2	1 12	1 6	26 15	3 14	2 3	1 11	3 15
13th	0 12	0 7	0 5	6 11	1 9	0 13	0 12	12 10	2 6	1 4	1 2	18 9	3 2	1 11	1 7	25 8	3 14	2 2	1 12	2 3
14th	0 12	0 6	0 6	6 5	1 9	0 13	0 12	11 14	2 6	1 3	1 3	17 0	3 2	1 9	1 9	23 15	3 14	2 0	1 14	0 5
15th	0 12	0 6	0 6	5 15	1 9	0 12	0 13													

per cent. per annum, and their distribution between interest and principal.

months from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment.	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
0 2 14	1 14	4 4	55 12	7 12	2 3	1 15	65 1	8 10	2 8	4 7	73 9	7 12	2 13	4 15	85 1	8 10	3 2	5 8	94 8
0 2 23	3 8	12 10	53 2	7 12	4 1	3 1	62 0	8 10	4 10	2 1	73 8	7 12	5 5	2 7	82 10	8 10	5 14	2 12	91 12
0 2 32	3 8	12 13	50 5	7 12	3 14	3 4	59 12	8 10	4 7	2 5	71 3	7 12	5 3	2 9	80 1	8 10	5 12	2 14	88 14
0 2 41	3 2	3 0	47 5	7 12	3 11	3 7	56 5	8 10	4 3	2 8	68 11	7 12	4 0	2 12	77 5	8 10	5 9	3 1	85 13
0 2 50	2 15	3 3	44 2	7 12	3 7	3 11	51 10	8 10	3 15	2 10	66 1	7 12	4 12	4 6	71 5	8 10	5 4	4 15	79 0
0 2 59	2 12	3 0	40 12	7 12	3 4	3 14	47 12	8 10	3 11	4 7	64 10	7 12	4 3	4 11	66 10	8 10	4 15	5 4	73 12
0 2 68	2 2	3 9	37 3	7 12	3 0	4 2	43 10	8 10	4 12	4 12	60 14	7 12	4 3	4 15	61 11	8 10	4 10	5 9	68 3
0 2 77	2 5	3 13	33 6	7 12	2 12	4 6	39 4	8 10	3 2	5 0	57 13	7 12	3 14	5 4	56 7	8 10	4 4	5 18	62 4
0 2 86	2 1	4 1	29 3	7 12	2 7	4 11	31 9	8 10	3 6	4 12	54 14	7 12	3 8	5 10	50 13	8 10	3 14	6 5	55 15
0 2 95	1 13	4 8	25 0	7 12	2 3	4 15	29 19	8 10	3 8	5 5	50 5	7 12	3 3	5 15	44 14	8 10	3 8	6 11	49 4
0 2 104	1 9	4 9	20 7	7 12	1 14	5 1	24 6	8 10	3 10	6 0	47 15	7 12	2 13	6 5	38 9	8 10	3 1	7 2	42 2
0 2 113	1 4	4 4	15 9	7 12	1 8	5 10	18 12	8 10	1 12	6 6	44 15	7 12	2 7	7 2	31 14	8 10	2 10	7 9	34 9
0 2 122	1 0	5 2	10 7	7 12	1 3	5 15	12 13	8 10	1 6	7 3	41 13	7 12	1 9	7 9	24 12	8 10	1 11	8 8	26 9
0 2 131	0 10	5 8	4 15	7 12	0 13	6 5	6 8	8 10	0 15	7 10	38 15	7 12	1 1	8 1	17 3	8 10	1 2	9 1	18 1
0 2 140	1 3	4 15	...	7 12	0 10	6 8	...	8 10	0 8	7 10	35 15	7 12	...	9 2	9 2	10 3	1 3	9 0	9 0
60 0				70 0				80 0				90 0				100 0			
5 3 3	1 14	3 5	56 11	6 1	2 3	3 11	66 2	6 15	2 8	4 7	73 9	7 12	2 13	4 15	85 1	8 10	3 2	5 8	94 8
5 3 10	3 9	1 10	53 1	6 1	1 2	1 15	64 3	6 15	4 14	2 1	73 8	7 12	5 5	2 7	82 10	8 10	5 14	2 12	91 12
5 3 17	3 7	1 12	50 5	6 1	4 0	2 1	62 2	6 15	4 10	2 5	71 3	7 12	5 3	2 9	80 1	8 10	5 12	2 14	88 14
5 3 24	3 5	1 14	47 5	6 1	3 14	2 3	59 15	6 15	1 7	2 8	68 11	7 12	4 0	2 12	77 5	8 10	5 9	3 1	85 13
5 3 31	3 3	2 0	44 2	6 1	3 12	2 5	57 10	6 15	3 5	2 10	66 1	7 12	4 13	2 15	74 6	8 10	5 6	3 4	82 9
5 3 38	3 1	2 2	40 12	6 1	3 7	3 7	53 3	6 15	4 2	2 13	63 4	7 12	4 10	3 2	71 4	8 10	5 3	3 7	79 2
5 3 45	2 15	2 4	45 1	6 1	3 3	4 10	48 9	6 15	3 15	2 0	60 4	7 12	4 7	3 5	67 15	8 10	4 15	3 11	75 7
5 3 52	2 13	2 0	42 11	6 1	3 0	4 12	44 13	6 15	3 12	3 3	57 1	7 12	4 4	3 8	64 7	8 10	4 11	3 15	71 8
5 3 59	2 11	2 8	40 3	6 1	3 2	4 15	40 14	6 15	3 9	3 6	53 11	7 12	4 0	3 12	60 11	8 10	4 7	4 3	67 5
5 3 66	2 8	2 11	37 8	6 1	2 15	3 5	43 12	6 15	3 6	3 9	50 2	7 12	3 12	4 0	56 11	8 10	4 3	4 7	62 14
5 3 73	2 5	2 14	34 10	6 1	2 12	3 2	40 7	6 15	3 2	3 13	46 5	7 12	3 8	4 4	52 7	8 10	3 15	4 11	58 3
5 3 80	2 3	3 0	31 10	6 1	2 8	3 9	36 14	6 15	2 14	4 1	42 4	7 12	3 4	4 8	47 15	8 10	3 10	5 0	53 3
5 3 87	2 0	3 3	28 7	6 1	2 5	3 12	33 2	6 15	2 10	4 5	37 15	7 12	3 0	4 12	43 3	8 10	3 5	5 5	47 14
5 3 94	1 12	3 7	25 0	6 1	2 1	4 0	29 2	6 15	2 6	4 9	33 6	7 12	2 11	5 1	38 2	8 10	3 0	5 10	42 4
5 3 101	1 9	3 10	21 6	6 1	1 13	4 4	24 14	6 15	2 1	4 14	28 8	7 12	2 0	5 0	32 12	8 10	2 10	6 0	36 4
5 3 108	1 5	3 14	17 8	6 1	1 9	4 8	20 6	6 15	1 13	5 2	23 6	7 12	2 1	5 11	27 1	8 10	2 4	6 6	29 14
5 3 115	1 2	4 1	13 7	6 1	1 4	4 13	15 9	6 15	1 7	5 8	17 14	7 12	1 11	6 1	21 0	8 10	1 14	6 12	23 2
5 3 122	0 13	4 6	9 1	6 1	1 0	5 1	10 8	6 15	1 2	5 13	12 1	7 12	1 5	6 7	14 9	8 10	1 7	7 3	15 15
5 3 129	0 9	4 10	4 7	6 1	0 11	5 0	5 2	6 15	0 12	6 3	5 14	7 12	0 14	6 14	7 11	8 10	1 0	7 10	8 5
5 3 136	0 12	4 7	...	6 1	0 15	5 2	...	6 15	1 1	5 14	...	7 12	0 1	7 11	...	8 10	0 5	8 5	...
60 0				70 0				80 0				90 0				100 0			
4 11 1	1 14	2 13	57 3	5 7	2 3	3 4	68 12	6 4	2 8	3 12	76 4	7 0	2 13	4 3	85 13	7 13	3 2	4 11	95 5
4 11 8	3 9	1 2	56 1	5 7	4 3	1 4	65 8	6 4	4 12	1 8	74 12	7 0	5 6	1 10	84 3	7 13	5 15	1 14	93 7
4 11 15	3 8	1 3	54 14	5 7	4 1	1 6	64 2	6 4	4 11	1 9	73 3	7 0	5 4	1 12	82 7	7 13	5 13	2 0	91 7
4 11 22	3 7	1 4	53 10	5 7	4 0	1 7	62 11	6 4	4 0	1 11	71 8	7 0	5 2	1 14	80 9	7 13	5 11	2 2	89 5
4 11 29	3 6	1 5	52 5	5 7	3 15	1 8	61 3	6 4	4 7	1 13	69 11	7 0	5 1	1 15	78 10	7 13	5 9	2 4	87 1
4 11 36	3 4	1 7	50 14	5 7	3 13	1 10	59 9	6 4	4 6	1 14	67 13	7 0	4 15	2 1	76 9	7 13	5 7	2 6	84 11
4 11 43	3 3	1 8	49 6	5 7	3 12	1 11	57 11	6 4	4 4	2 0	65 13	7 0	4 13	2 3	74 6	7 13	5 5	2 8	82 3
4 11 50	3 1	1 10	47 12	5 7	3 10	1 13	56 1	6 4	1 2	2 2	63 11	7 0	4 10	2 6	72 0	7 13	5 2	2 11	79 8
4 11 57	3 0	1 11	46 1	5 7	3 8	1 15	54 2	6 4	0 4	2 4	61 7	7 0	4 8	2 8	69 8	7 13	4 15	2 14	76 10
4 11 64	2 14	1 13	44 4	5 7	3 6	2 1	52 1	6 4	3 13	2 7	59 0	7 0	4 5	2 11	66 13	7 13	4 13	3 0	73 10
4 11 71	2 12	1 15	42 5	5 7	3 4	2 3	49 14	6 4	3 11	2 9	56 7	7 0	4 3	2 13	64 0	7 13	4 10	3 3	70 7
4 11 78	2 10	2 1	40 4	5 7	3 2	2 5	47 9	6 4	3 8	2 12	53 11	7 0	4 0	3 0	61 0	7 13	4 0	3 7	67 0
4 11 85	2 8	2 3	38 1	5 7	3 0	2 7	45 2	6 4	3 6	2 14	50 13	7 0	3 13	3 3	57 13	7 13	4 3	3 10	63 6
4 11 92	2 6	2 5	36 3	5 7	2 13	2 10	42 8	6 4	3 3	3 1	47 12	7 0	3 10	3 6	54 7	7 13	3 15	3 14	59 8
4 11 99	2 4	2 7	33 5	5 7	2 10	2 13	39 11	6 4	3 0	3 4	44 8	7 0	3 0	3 10	50 13	7 13	3 12	4 1	55 7
4 11 106	2 1	2 10	30 11	5 7	2 8	2 15	36 12	6 4	2 12	3 8	41 0	7 0	3 3	3 13	47 0	7 13	3 7	4 6	51 1
4 11 113	1 16	2 12	27 15	5 7	2 5	3 2	34 10	6 4	2 9	3 11	37 5	7 0	2 16	4 1	42 15	7 13	3 3	4 10	46 7
4 11 120	1 12	2 15	25 0	5 7	2 2	3 5	30 5	6 4	2 5	3 15	33 6	7 0	2 11	4 5	38 10	7 13	2 14	4 15	41 8
4 11 127	1 9	3 2	21 14	5 7	1 14	3 9	26 12	6 4	2 1	4 3	29 3	7 0	2 7	4 9	34 1	7 13	2 10	5 3	36 5
4 11 134	1 6	3 5	18 9	5 7	1 11	3 12	23 0	6 4	1 13	1 7	24 12	7 0	2 2	4 14	29 3	7 13	2 4	5 9	30 12
4 11 141	1 3	3 8	15 1	5 7	1 7	1 0	19 0	6 4	1 9	4 11	20 1	7 0	1 13	5 3	24 0	7 13	1 15	5 14	24 14
4 11 148	0 15	3 12	11 5	5 7	1 3	4 3	11 12	6 4	1 4	5 0	15 1	7 0	1 8	5 8	18 8	7 13	1 9	6 4	18 10
4 11 155	0 11	4 0	7 5	5 7	0 15	4 8	10 4	6 4	0 15	5 3	12 1	7 0	1 3	5 13	12 11	7 13	1 3	6 10	12 0
4 11 162	0 7	1 1	3 1	5 7	0 10	5 7	...	6 4	0 10	5 10	4 2	7 0	0 13	6 3	6 8	7 13	0 12	7 1	1 13
4 11 169	1 10	3 1	...	5 7	...	...	...	6 4	...	4 2	...	7 0	0 8	8 8	...	7 13	2 14	4 15	...
60 0				70 0				80 0				90 0				100 0			

No. 3.—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after one

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Interest	Principal	Balance	Rs. A.	Interest	Principal	Balance	Rs. A.	Interest	Principal	Balance	Rs. A.	Interest	Principal	Balance	Rs. A.	Interest	Principal	Balance
One instalment ..	10 10	0 10	10 0	0 0	21 4	1 4	20 0	..	31 14	1 14	30 0	..	42 8	2 8	40 0	..	53 2	3 2	50 0	0 0
			10 0				20 0				30 0				40 0				50 0	
Two instalments—																				
1st instalment ..	5 8	0 10	4 14	5 2	10 15	1 4	9 11	10 5	16 7	1 14	14 9	15 7	21 14	2 8	19 6	20 10	27 6	3 2	24 4	25 12
2nd ..	5 8	0 6	5 2	..	10 15	0 10	10 5	..	16 7	1 0	15 7	..	21 14	1 4	20 10	..	27 6	1 10	25 12	..
			10 0				20 0				30 0				40 0				50 0	
Three instalments—																				
1st instalment ..	3 12	0 10	3 2	6 14	7 8	1 4	6 4	13 12	11 4	1 14	9 6	20 10	15 0	2 8	12 8	27 8	18 13	3 2	15 11	34 5
2nd ..	3 12	0 7	3 5	3 9	7 8	0 14	6 10	7 2	11 4	1 5	9 15	10 11	15 0	1 11	13 5	14 3	18 13	2 2	16 11	17 10
3rd ..	3 12	0 3	3 9	..	7 8	0 6	7 2	..	11 4	0 9	10 11	..	15 0	0 13	14 3	..	18 13	1 3	17 10	..
			10 0				20 0				30 0				40 0				50 0	
Four instalments—																				
1st instalment ..	2 14	0 10	2 4	7 12	5 13	1 4	4 9	15 7	8 11	1 14	6 13	23 3	11 9	2 8	9 1	30 15	14 8	3 2	11 6	38 10
2nd ..	2 14	0 8	2 6	5 6	5 13	0 15	4 14	10 9	8 11	1 7	7 4	15 15	11 9	1 15	9 10	21 5	14 8	2 7	12 1	26 9
3rd ..	2 14	0 5	2 9	2 13	5 13	0 11	5 2	5 7	8 11	1 0	7 11	8 4	11 9	1 5	10 4	11 1	14 8	1 11	12 13	13 13
4th ..	2 14	0 1	2 13	..	5 13	0 6	5 7	..	8 11	0 7	8 4	..	11 9	0 8	11 1	..	14 8	0 12	13 12	..
			10 0				20 0				30 0				40 0				50 0	
Five instalments—																				
1st instalment ..	2 6	0 10	1 12	8 4	4 12	1 4	3 8	16 8	7 2	1 14	5 4	24 12	9 9	2 8	7 1	32 15	11 15	3 2	8 13	41 3
2nd ..	2 6	0 8	1 14	6 6	4 12	1 0	3 12	12 12	7 2	1 9	5 9	19 3	9 9	2 1	7 8	25 7	11 15	2 9	9 6	31 13
3rd ..	2 6	0 6	2 0	4 6	4 12	0 13	3 15	8 13	7 2	1 3	5 15	13 4	9 9	1 9	8 0	17 7	11 15	2 0	9 15	21 14
4th ..	2 6	0 4	2 2	2 4	4 12	0 9	4 3	4 10	7 2	0 13	6 5	6 15	9 9	1 1	8 8	8 15	11 15	1 6	10 9	11 5
5th ..	2 6	0 2	2 4	..	4 12	0 2	4 10	..	7 2	0 3	6 15	..	9 9	0 10	8 15	..	11 15	0 10	11 5	..
			10 0				20 0				30 0				40 0				50 0	
Six instalments—																				
1st instalment ..	2 1	0 10	1 7	8 9	4 1	1 4	2 13	17 3	6 2	1 14	4 4	25 12	8 3	2 8	5 11	34 5	10 4	3 2	7 2	42 14
2nd ..	2 1	0 9	1 8	7 1	4 1	1 1	3 0	14 3	6 2	1 10	4 8	21 4	8 3	2 2	6 1	28 4	10 4	2 11	7 9	35 5
3rd ..	2 1	0 7	1 10	5 7	4 1	0 14	3 3	11 0	6 2	1 5	4 13	16 7	8 3	1 12	6 7	21 13	10 4	2 3	8 1	27 4
4th ..	2 1	0 5	1 12	3 11	4 1	0 11	3 6	7 10	6 2	1 0	5 2	11 5	8 3	1 6	6 13	15 0	10 1	1 11	8 9	18 11
5th ..	2 1	0 4	1 13	1 14	4 1	0 8	3 9	4 1	6 2	0 11	5 7	5 14	8 3	0 15	7 4	7 12	10 4	1 3	9 1	9 10
6th ..	2 1	0 3	1 14	..	4 1	..	4 1	..	6 2	0 4	5 14	..	8 3	0 7	7 12	..	10 4	0 10	9 10	..
			10 0				20 0				30 0				40 0				50 0	
Seven instalments—																				
1st instalment ..	1 13	0 10	1 3	8 13	3 10	1 4	2 6	17 10	5 7	1 14	3 9	26 7	7 4	2 8	4 12	35 4	9 1	3 2	5 15	44 1
2nd ..	1 13	0 9	1 4	7 9	3 10	1 2	2 8	15 2	5 7	1 10	3 13	22 10	7 4	2 3	5 1	30 3	9 1	2 12	6 5	37 12
3rd ..	1 13	0 8	1 5	6 4	3 10	0 15	2 11	12 7	5 7	1 7	4 0	18 10	7 4	1 14	5 6	24 13	9 1	2 6	6 11	31 1
4th ..	1 13	0 6	1 7	4 13	3 10	0 12	2 14	9 9	5 7	1 3	4 4	14 6	7 4	1 9	5 11	19 2	9 1	1 15	7 2	23 15
5th ..	1 13	0 5	1 8	3 5	3 10	0 10	3 0	6 9	5 7	0 14	4 9	9 13	7 4	1 3	6 1	13 1	9 1	1 8	7 9	16 6
6th ..	1 13	0 3	1 10	1 11	3 10	0 7	3 3	3 6	5 7	0 10	4 13	5 0	7 4	0 13	6 7	6 10	9 1	1 0	8 1	8 5
7th ..	1 13	0 2	1 11	..	3 10	0 4	3 6	..	5 7	0 7	5 0	..	7 4	0 10	6 10	..	9 1	0 12	8 5	..
			10 0				20 0				30 0				40 0				50 0	
Eight instalments—																				
1st instalment ..	1 10	0 10	1 0	9 0	3 4	1 4	2 0	18 0	4 14	1 14	3 0	27 0	6 8	2 8	4 0	36 0	8 2	3 2	5 0	45 0
2nd ..	1 10	0 9	1 1	7 15	3 4	1 2	2 2	15 14	4 14	1 11	3 3	23 13	6 8	2 4	4 4	31 12	8 2	2 13	5 5	39 11
3rd ..	1 10	0 8	1 2	6 13	3 4	1 0	2 4	13 10	4 14	1 8	3 6	20 7	6 8	2 0	4 8	27 4	8 2	2 8	5 10	34 1
4th ..	1 10	0 7	1 3	5 10	3 4	0 14	2 6	11 4	4 14	1 4	3 10	16 13	6 8	1 11	4 13	22 7	8 2	2 2	6 0	28 1
5th ..	1 10	0 6	1 4	4 6	3 4	0 11	2 9	8 11	4 14	1 1	3 13	13 0	6 8	1 6	5 2	17 5	8 2	1 12	6 8	21 11
6th ..	1 10	0 4	1 6	3 0	3 4	0 9	2 11	6 0	4 14	0 13	4 1	8 15	6 8	1 1	5 7	11 14	8 2	1 6	6 12	14 15
7th ..	1 10	0 3	1 7	1 9	3 4	0 6	2 14	3 2	4 14	0 9	4 5	4 10	6 8	0 12	5 12	6 2	8 2	0 15	7 3	7 12
8th ..	1 10	0 1	1 9	..	3 4	0 2	3 2	..	4 14	0 4	4 10	..	6 8	0 6	6 2	..	8 2	0 6	7 12	..
			10 0				20 0				30 0				40 0				50 0	
Nine instalments—																				
1st instalment ..	1 8	0 10	0 14	9 2	3 0	1 4	1 12	18 4	4 7	1 14	2 9	27 7	5 15	2 8	3 7	36 9	7 7	3 2	4 5	45 11
2nd ..	1 8	0 9	0 15	8 3	3 0	1 2	1 14	16 4	4 7	1 11	2 12	24 11	5 15	2 5	3 10	32 15	7 7	2 14	4 9	41 2
3rd ..	1 8	0 8	1 0	7 3	3 0	1 0	2 0	14 8	4 7	1 9	2 14	21 13	5 15	2 1	3 14	29 1	7 7	2 9	4 14	36 4
4th ..	1 8	0 7	1 1	6 2	3 0	0 14	2 2	12 4	4 7	1 6	3 1	18 12	5 15	1 13	4 2	24 15	7 7	2 4	5 3	31 1
5th ..	1 8	0 6	1 2	5 0	3 0	0 12	2 4	10 0	4 7	1 3	3 4	15 8	5 15	1 9	4 6	20 9	7 7	1 15	5 8	25 9
6th ..	1 8	0 5	1 3	3 13	3 0	0 10	2 6	7 10	4 7	0 15	3 8	12 0	5 15	1 5	4 10	15 15	7 7	1 10	5 13	19 12
7th ..	1 8	0 4	1 4	2 9	3 0	0 8	2 8	5 2	4 7	0 12	3 11	8 5	5 15	1 0	4 15	11 0	7 7	1 4	6 3	13 9</

per cent per annum and their distribution between interest and principal.

year from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
63 12	3 12	60 0	0 0	74 6	4 6	70 0	..	85 0	5 0	80 0	..	95 10	5 10	90 0	..	106 4	6 4	100 0	..
		60 0				70 0				80 0				90 0				100 0	
32 13	3 12	29 1	30 15	38 5	4 6	33 15	36 1	43 13	5 0	38 13	41 3	49 4	5 10	43 10	46 6	54 12	6 4	48 8	51 8
32 13	1 14	30 15	..	38 5	2 4	36 1	..	43 13	2 10	41 3	..	49 4	2 14	46 6	..	54 12	3 4	51 8	..
		60 0				70 0				80 0				90 0				100 0	
22 9	3 12	18 13	41 3	26 5	4 6	21 15	48 1	30 1	5 0	25 1	54 15	33 13	5 10	28 3	61 13	37 9	6 4	31 5	68 11
22 9	2 9	20 0	21 3	26 5	3 0	23 5	24 12	30 1	3 7	26 10	28 8	33 13	3 14	29 15	31 14	37 9	4 5	33 4	35 7
22 9	1 6	21 3	..	26 5	1 9	24 12	..	30 1	1 12	28 5	..	33 13	1 15	31 14	..	37 9	2 2	35 7	..
		60 0				70 0				80 0				90 0				100 0	
17 6	3 12	13 10	46 6	20 5	4 6	15 15	54 1	23 3	5 0	18 3	61 13	26 1	5 10	20 7	69 9	29 0	6 4	22 12	77 4
17 6	2 14	14 8	31 14	20 5	3 6	16 15	37 2	23 3	3 14	19 5	42 8	26 1	4 6	21 11	47 14	29 0	4 13	24 3	53 1
17 6	2 0	15 6	16 8	20 5	2 5	18 0	19 2	23 3	2 11	20 8	22 0	26 1	3 9	23 1	24 13	29 0	3 5	25 11	27 6
17 6	0 14	16 8	..	20 5	1 3	19 2	..	23 3	1 3	22 0	..	26 1	1 4	24 13	..	29 0	1 10	27 6	..
		60 0				70 0				80 0				90 0				100 0	
14 5	3 12	10 9	49 7	16 11	4 6	12 5	57 11	19 1	5 0	14 1	65 15	21 8	5 10	15 14	74 2	23 14	6 4	17 10	82 6
14 5	3 1	11 4	38 3	16 11	3 10	13 1	44 10	19 1	4 2	14 15	51 0	21 8	4 10	16 14	67 2	23 14	5 2	18 12	63 10
14 5	2 6	11 15	26 4	16 11	2 13	13 14	30 12	19 1	3 3	15 14	35 2	21 8	3 9	17 15	39 5	23 14	4 0	19 14	43 12
14 5	1 10	12 11	13 9	16 11	1 15	14 12	16 0	19 1	2 3	16 14	18 4	21 8	2 7	19 1	20 4	23 14	2 12	21 2	22 10
14 5	0 12	13 9	..	16 11	0 11	16 0	..	19 1	0 13	18 4	..	21 8	1 4	20 4	..	23 14	1 4	22 10	..
		60 0				70 0				80 0				90 0				100 0	
12 5	3 12	8 9	51 7	14 5	4 6	9 15	60 1	16 6	5 0	11 6	63 10	18 7	5 10	12 13	77 3	20 8	6 4	14 4	85 12
12 5	3 3	9 2	42 5	14 5	3 12	10 9	49 8	16 6	4 5	12 1	56 9	18 7	4 13	13 10	63 9	20 8	5 6	15 2	70 10
12 5	2 10	9 11	32 10	14 5	3 2	11 3	38 5	16 6	3 9	12 13	43 12	18 7	4 0	14 7	49 2	20 8	4 7	16 1	54 9
12 5	2 1	10 4	22 6	14 5	2 6	11 15	26 6	16 6	2 12	13 10	30 2	18 7	3 1	15 6	33 12	20 8	3 6	17 2	37 7
12 5	1 6	10 15	11 7	14 5	1 10	12 11	13 11	16 6	1 14	14 8	15 10	18 7	2 2	16 5	17 7	20 8	2 5	18 3	19 4
12 5	0 14	11 7	..	14 5	0 10	13 11	..	16 6	0 12	15 10	..	18 7	1 0	17 7	..	20 8	1 4	19 4	..
		60 0				70 0				80 0				90 0				100 0	
10 13	3 12	7 1	52 15	12 10	4 6	8 4	61 12	14 7	5 0	9 7	70 9	16 4	5 10	10 10	79 6	18 1	6 4	11 13	88 3
10 13	3 5	7 8	45 7	12 10	3 15	8 12	53 0	14 7	4 7	10 0	60 9	16 4	4 15	11 5	68 1	18 1	5 8	12 9	75 10
10 13	2 13	8 0	37 7	12 10	3 5	9 5	43 11	14 7	3 13	10 10	49 15	16 4	4 4	12 0	56 1	18 1	4 12	13 5	62 5
10 13	2 5	8 8	28 15	12 10	2 12	9 14	33 13	14 7	3 2	11 5	38 10	16 4	3 8	12 12	43 5	18 1	3 14	14 3	48 2
10 13	1 13	9 0	19 15	12 10	2 2	10 8	23 5	14 7	2 7	12 0	26 10	16 4	2 11	13 9	29 12	18 1	3 0	15 1	33 1
10 13	1 4	9 9	10 6	12 10	1 7	11 3	12 2	14 7	1 11	12 12	13 14	16 4	1 14	14 6	15 6	18 1	2 1	16 0	17 1
10 13	0 7	10 6	..	12 10	0 8	12 2	..	14 7	0 9	13 14	..	16 4	0 14	15 6	..	18 1	1 0	17 1	..
		60 0				70 0				80 0				90 0				100 0	
9 12	3 12	6 0	54 0	11 6	4 6	7 0	63 0	13 0	5 0	8 0	72 0	14 10	5 10	9 0	81 0	10 4	6 4	10 0	90 0
9 12	3 6	6 0	47 10	11 6	3 15	7 7	55 9	13 0	4 8	8 8	63 8	14 10	5 1	9 9	71 7	16 4	5 10	10 10	79 6
9 12	3 0	6 12	40 14	11 6	3 8	7 14	47 11	13 0	4 0	9 0	54 8	14 10	4 7	10 3	61 4	16 4	4 14	11 5	68 1
9 12	2 9	7 3	33 11	11 6	3 0	8 6	39 5	13 0	3 6	9 10	44 14	14 10	3 13	10 13	50 7	16 4	4 4	12 0	58 1
9 12	2 2	7 10	26 1	11 6	2 7	8 15	30 6	13 0	2 13	10 3	34 11	14 10	3 2	11 8	38 15	16 4	3 8	12 12	43 5
9 12	1 10	8 2	17 15	11 6	1 14	9 8	20 14	13 0	2 3	10 13	23 14	14 10	2 7	12 3	26 12	16 4	2 11	13 9	29 12
9 12	1 2	8 10	9 5	11 6	1 5	10 1	10 13	13 0	1 8	11 8	12 6	14 10	1 11	12 15	13 13	16 4	1 14	14 8	15 6
9 12	0 7	9 5	..	11 6	0 9	10 13	..	13 0	0 10	12 6	..	14 10	0 13	13 13	..	16 4	0 14	15 6	..
		60 0				70 0				80 0				90 0				100 0	
8 15	3 12	5 3	54 13	10 7	4 6	6 1	63 15	11 14	5 0	6 14	73 2	13 6	5 10	7 12	82 4	14 14	6 4	8 10	91 6
8 15	3 7	5 8	49 5	10 7	4 0	6 7	57 8	11 14	4 9	7 5	65 13	13 6	5 2	8 4	74 0	14 14	5 11	9 3	82 3
8 15	3 1	5 14	43 7	10 7	3 10	6 13	50 11	11 14	4 2	7 12	58 1	13 6	4 10	8 12	65 4	14 14	5 2	9 12	72 7
8 15	2 11	6 4	37 3	10 7	3 3	7 4	43 7	11 14	3 10	8 4	49 13	13 6	4 1	9 5	55 15	14 14	4 8	10 6	62 1
8 15	2 5	6 10	30 9	10 7	2 11	7 12	35 11	11 14	3 2	8 12	41 1	13 6	3 8	9 14	46 1	14 14	3 14	11 0	51 1
8 15	1 15	7 0	23 9	10 7	2 4	8 3	27 8	11 14	2 9	9 5	31 12	13 6	2 14	10 8	35 9	14 14	3 3	11 11	39 6
8 15	1 8	7 7	16 2	10 7	1 12	8 11	18 13	11 14	2 0	9 14	21 14	13 6	2 4	11 2	24 7	14 14	2 7	12 7	26 15
8 15	1 0	7 15	8 3	10 7	1 3	9 4	9 9	11 14	1 6	10 8	11 6	13 6	1 8	11 14	12 9	14 14	1 11	13 3	13 12
8 15	0 12	8 3	..	10 7	0 14	9 9	..	11 14	0 8	11 6	..	13 6	0 13	12 9	..	14 14	1 2	13 12	..
		60 0				70 0				80 0				90 0				100 0	
8 4	3 12	4 8	55 8	9 10	4 6	5 4	64 12	11 0	5 0	6 0	74 0	12 6	5 10	6 12	83 4	13 12	6 4	7 8	92 8
8 4	3 8	4 12	50 12	9 10	4 1	5 9	59 3	11 0	4 10	6 6	67 10	12 6	5 3	7 3	76 1	13 12	5 12	8 0	84 8
8 4	3 3	5 1	45 11	9 10	3 11	5 15	53 4	11 0	4 4	6 12	60 14	12 6	4 12	7 10	68 7	13 12	5 4	8 8	76 0
8 4	2 14	5 6	40 5	9 10	3 5	6 5	46 15	11 0	3 13	7 3	53 11	12 6	4 4	8 2	60 5	13 12	4 12	9 0	67 0
8 4	2 8	5 12	34 9	9 10	2 15	6 11	40 4	11 0	3 6	7 10	46 1	12 6	3 12	8 10	51 11	13 12	4 3	9 9	57 7
8 4	2 3	6 1	28 8	9 10	2 8	7 2	33 2	11 0	2 14	8 2	37 15	12 6	3 4	9 2	42 9	13 12	3 9	10 3	47 4
8 4	1 13	6 7	22 1	9 10	2 1	7 9	25 9	11 0	2 6	8 10	29 5	12 6	2 11	9 11	32 14	13 12	2 15	10 13	36 7
8 4	1 6	6 14	15 3	9 10	1 10	8 0	17 9	11 0	1 13	9 3	20 2	12 6	2 1	10 5	22 9	13 12	2 4	11 8	24 15
8 4	0 15	7 5	7 14	9 10	1 2	8 8	9 1	11 0	1 4	9 12	10 6	12 6	1 7	10 15	11 10	13 12	1 9	12 3	12 12
8 4	0 6	7 14	..	9 10	0 9	9 1	..	11 0	0 10	10 6	..	12 6	0 12	11 10	..	13 12	1 0	12 12	..
		80 0				70 0				80 0				90 0				100 0	

No. 3.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after one

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Fifteen instalments—																				
1st instalment	1 1	0 10	0 7	9 9	2 1	1 4	0 13	19 3	3 2	1 14	1 4	28 12	4 3	3 8	1 11	38 5	5 4	3 2	2 2	47 14
2nd "	1 1	0 10	0 7	9 2	2 1	1 3	0 14	18 5	3 2	1 13	1 5	27 7	4 3	3 6	1 13	36 8	5 4	3 0	2 4	45 10
3rd "	1 1	0 9	0 8	8 10	2 1	1 2	0 15	17 6	3 2	1 11	1 7	26 0	4 3	2 4	1 15	34 9	5 4	2 14	2 6	43 4
4th "	1 1	0 9	0 8	8 2	2 1	1 1	1 0	16 6	3 2	1 10	1 8	24 8	4 3	2 3	2 0	32 9	5 4	2 11	2 9	40 11
5th "	1 1	0 8	0 9	7 9	2 1	1 0	1 1	15 5	3 2	1 8	1 10	22 14	4 3	2 1	2 2	30 7	5 4	2 9	2 11	38 0
6th "	1 1	0 8	0 9	7 0	2 1	0 15	1 2	14 3	3 2	1 7	1 11	21 8	4 3	1 14	2 5	28 2	5 4	2 6	2 14	35 2
7th "	1 1	0 7	0 10	6 6	2 1	0 14	1 3	13 0	3 2	1 5	1 13	19 6	4 3	1 12	2 7	25 11	5 4	2 3	3 1	32 1
8th "	1 1	0 6	0 11	5 11	2 1	0 13	1 4	11 12	3 2	1 3	1 15	17 7	4 3	1 10	2 9	23 2	5 4	2 0	3 4	28 13
9th "	1 1	0 6	0 11	5 0	2 1	0 12	1 5	10 7	3 2	1 1	2 1	15 6	4 3	1 7	2 12	20 6	5 4	1 13	3 7	25 6
10th "	1 1	0 5	0 12	4 4	2 1	0 10	1 7	9 0	3 2	0 15	2 5	13 3	4 3	1 4	2 15	17 7	5 4	1 9	3 11	21 11
11th "	1 1	0 4	0 13	3 7	2 1	0 9	1 8	7 8	3 2	0 13	2 6	10 14	4 3	1 1	3 2	14 5	5 4	1 6	3 14	17 13
12th "	1 1	0 3	0 14	2 9	2 1	0 7	1 10	5 14	3 2	0 11	2 7	8 7	4 3	0 11	3 5	11 0	5 4	1 2	4 2	13 11
13th "	1 1	0 3	0 14	1 11	2 1	0 6	1 11	4 3	3 2	0 8	2 10	5 13	4 3	0 11	3 8	7 8	5 4	0 14	4 9	9 5
14th "	1 1	0 2	0 15	0 12	2 1	0 4	1 13	2 6	3 2	0 6	2 12	3 1	4 3	0 7	3 12	3 12	5 4	0 9	4 11	4 10
15th "	1 1	0 5	0 12	..	2 1	0 5	2 6	..	3 2	0 1	3 1	..	4 3	0 7	3 12	..	5 4	0 10	4 10	..
			10 0				20 0				30 0				40 0				50 0	
Twenty instalments—																				
1st instalment	0 14	0 10	0 4	9 12	1 12	1 4	0 8	19 8	2 11	1 14	0 13	29 3	3 9	2 8	1 1	38 15	4 7	3 2	1 5	48 11
2nd "	0 14	0 10	0 4	9 8	1 12	1 3	0 9	18 15	2 11	1 13	0 14	28 5	3 9	2 7	1 2	37 13	4 7	3 1	1 0	47 5
3rd "	0 14	0 10	0 4	9 4	1 12	1 3	0 9	18 6	2 11	1 12	0 15	27 6	3 9	2 6	1 3	36 10	4 7	2 15	1 8	45 13
4th "	0 14	0 9	0 5	8 15	1 12	1 2	0 10	17 12	2 11	1 11	1 0	26 6	3 9	2 5	1 4	35 6	4 7	2 14	1 9	44 4
5th "	0 14	0 9	0 5	8 10	1 12	1 2	0 10	17 2	2 11	1 10	1 1	25 5	3 9	2 3	1 6	34 0	4 7	2 12	1 11	42 9
6th "	0 14	0 9	0 5	8 5	1 12	1 1	0 11	16 7	2 11	1 9	1 2	24 3	3 9	2 2	1 7	32 9	4 7	2 11	1 12	40 13
7th "	0 14	0 8	0 6	7 15	1 12	1 0	0 12	15 11	2 11	1 8	1 3	23 0	3 9	2 1	1 8	31 1	4 7	2 9	1 14	38 15
8th "	0 14	0 8	0 6	7 9	1 12	1 0	0 12	14 15	2 11	1 7	1 4	21 12	3 9	1 15	1 10	29 7	4 7	2 7	2 0	36 15
9th "	0 14	0 8	0 6	7 3	1 12	0 15	0 13	14 2	2 11	1 6	1 5	20 7	3 9	1 13	1 12	27 11	4 7	2 5	2 2	34 13
10th "	0 14	0 7	0 7	6 12	1 12	0 14	0 14	13 4	2 11	1 4	1 7	19 0	3 9	1 12	1 13	25 14	4 7	2 3	2 4	32 9
11th "	0 14	0 7	0 7	6 5	1 12	0 13	0 15	12 5	2 11	1 3	1 8	17 8	3 9	1 10	1 11	23 15	4 7	2 1	2 6	30 3
12th "	0 14	0 6	0 8	5 13	1 12	0 12	1 0	11 5	2 11	1 1	1 10	15 14	3 9	1 8	2 1	21 14	4 7	1 14	2 9	27 10
13th "	0 14	0 6	0 8	5 5	1 12	0 11	1 1	10 4	2 11	1 0	1 11	14 3	3 9	1 6	2 3	19 11	4 7	1 12	2 11	24 15
14th "	0 14	0 5	0 9	4 12	1 12	0 10	1 2	9 2	2 11	0 14	1 13	12 0	3 9	1 4	2 5	17 6	4 7	1 0	2 14	22 1
15th "	0 14	0 5	0 9	4 3	1 12	0 9	1 3	7 15	2 11	0 12	1 15	10 7	3 9	1 1	2 8	14 14	4 7	1 6	3 1	19 0
16th "	0 14	0 4	0 10	3 9	1 12	0 8	1 4	6 11	2 11	0 10	2 1	8 6	3 9	0 15	2 10	12 4	4 7	1 3	3 4	15 12
17th "	0 14	0 4	0 10	2 15	1 12	0 7	1 5	5 6	2 11	0 8	2 3	6 3	3 9	0 12	2 13	9 7	4 7	1 0	3 7	12 5
18th "	0 14	0 3	0 11	2 4	1 12	0 5	1 7	3 15	2 11	0 6	2 5	3 14	3 9	0 9	3 0	6 7	4 7	0 12	3 11	8 10
19th "	0 14	0 2	0 12	1 8	1 12	0 4	1 8	2 7	2 11	0 4	2 7	1 7	3 9	0 8	3 3	3 4	4 7	0 9	3 14	4 12
20th "	0 14	0 10	1 8	..	1 12	0 11	2 7	..	2 11	1 4	1 7	..	3 9	0 5	3 4	..	4 7	0 5	4 12	..
			10 0				20 0				30 0				40 0				50 0	

No. 4.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after one-and

Details of instalments.	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
One instalment	10 15	0 15	10 0	..	21 15	1 15	20 0	..	32 14	2 14	30 0	..	43 13	3 13	40 0	..	54 12	4 12	50 0	..
			10 0				20 0				30 0				40 0				50 0	
Two instalments—																				
1st instalment	5 10	0 15	4 11	5 5	11 5	1 15	9 6	10 10	16 15	2 14	14 1	15 15	22 9	3 13	18 12	21 4	28 3	4 12	23 7	26 9
2nd "	5 10	0 5	5 5	..	11 5	0 11	10 10	..	16 15	1 0	15 15	..	22 9	1 5	21 4	..	28 3	1 10	20 9	..
			10 0				20 0				30 0				40 0				50 0	
Three instalments—																				
1st instalment	3 14	0 15	2 15	7 1	7 12	1 15	5 13	14 3	11 10	2 14	8 12	21 4	15 8	3 13	11 11	28 5	10 6	4 12	14 10	35 6
2nd "	3 14	0 7	3 7	3 10	7 12	0 14	6 14	7 5	11 10	1 5	10 5	10 15	15 8	1 12	13 12	14 9	19 6	2 3	17 3	18 3
3rd "	3 14	0 4	3 10	..	7 12	0 7	7 5	..	11 10	0 11	10 15	..	15 8	0 15	14 9	..	19 6	1 3	18 3	..
			10 0				20 0				30 0				40 0				50 0	
Four instalments—																				
1st instalment	3 0	0 15	2 1	7 15	6 0	1 15	4 1	15 15	9 0	2 14	6 2	23 14	12 0	3 13	8 3	31 13	15 0	4 12	10 4	39 12
2nd "	3 0	0 8	2 8	5 7	6 0	1 0	5 0	10 15	9 0	1 8	7 8	16 6	12 0	2 0	10 0	21 13	15 0	2 8	12 8	27 14
3rd "	3 0	0 5	2 11	2 12	6 0	0 11	5 5	5 10	9 0	1 0	8 0	8 6	12 0	1 6	10 10	11 3	15 0	1 11	13 5	13 15
4th "	3 0	0 4	2 12	..	6 0	0 6	5 10	..	9 0	0 10	..	..	12 0	0 13	..	..	15 0	1 10	13 15	..
			10 0				20 0				30 0				40 0				50 0	

per cent per annum and their distribution between interest and principal.

year from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
6 4	3 12	2 8	57 8	7 5	4 0	2 15	67 1	8 6	5 0	3 6	76 10	9 7	5 10	3 13	86 3	10 7	6 4	4 3	95 13
6 4	3 10	2 10	54 14	7 5	4 3	3 12	63 15	8 6	4 13	3 0	73 1	9 7	5 6	4 1	82 2	10 7	6 0	4 7	91 6
6 4	3 7	2 13	52 1	7 5	4 0	3 5	60 10	8 6	4 0	3 13	69 4	9 7	5 2	4 5	77 13	10 7	5 11	4 12	86 10
6 4	3 4	3 0	49 1	7 5	3 13	3 8	57 2	8 6	4 5	4 1	50 3	9 7	4 14	4 9	73 4	10 7	5 7	5 0	81 10
6 4	3 1	3 3	45 14	7 5	3 9	3 12	53 6	8 6	4 1	4 5	60 14	9 7	4 9	4 14	68 6	10 7	5 1	5 6	76 4
6 4	2 14	3 6	42 8	7 5	3 5	4 0	49 6	8 6	3 13	4 9	56 5	9 7	4 4	5 3	63 3	10 7	4 12	5 11	70 9
6 4	2 11	3 9	38 15	7 5	3 1	4 4	45 2	8 6	3 8	4 14	51 7	9 7	3 15	5 8	57 11	10 7	4 7	6 0	64 9
6 4	2 7	3 13	35 2	7 5	2 13	4 8	40 10	8 6	3 3	5 3	45 4	9 7	3 10	5 13	51 14	10 7	4 1	6 6	58 3
6 4	2 3	4 1	31 1	7 5	2 9	4 12	35 14	8 6	2 14	5 8	40 12	9 7	3 4	6 3	45 11	10 7	3 10	6 13	51 6
6 4	1 15	4 5	28 12	7 5	2 4	5 1	30 13	8 6	2 9	5 13	34 15	9 7	2 14	6 9	39 2	10 7	3 3	7 4	44 2
6 4	1 11	4 9	22 3	7 5	1 15	5 6	25 7	8 6	2 3	6 3	28 12	9 7	2 7	7 0	32 2	10 7	2 12	7 11	36 7
6 4	1 6	4 14	17 5	7 5	1 9	5 12	19 11	8 6	1 13	6 9	22 3	9 7	2 0	7 7	24 11	10 7	2 4	8 3	28 4
6 4	1 1	5 3	12 2	7 5	1 4	6 1	13 10	8 6	1 6	7 0	15 3	9 7	1 9	7 14	16 13	10 7	1 12	8 11	19 9
6 4	0 12	5 8	6 10	7 5	0 14	6 7	7 3	8 6	0 15	7 7	7 12	9 7	1 1	8 6	8 7	10 7	1 4	9 3	10 6
6 4	0 6	6 10	..	7 5	0 2	7 3	..	8 6	0 11	7 12	..	9 7	1 0	8 7	..	10 7	0 1	10 6	..
		60 0				70 0				80 0				90 0				100 0	
5 5	3 12	1 9	58 7	6 3	4 0	1 13	68 3	7 1	5 0	2 1	77 15	7 15	5 10	2 5	87 11	8 14	0 4	2 10	97 6
5 5	3 10	1 11	55 12	6 3	4 4	1 15	63 4	7 1	4 14	2 3	75 12	7 15	5 8	2 7	85 4	8 14	0 1	2 13	94 9
5 5	3 9	1 12	55 0	6 3	4 2	2 1	64 3	7 1	4 12	2 5	73 7	7 15	5 5	2 10	82 10	8 14	5 15	2 15	91 10
5 5	3 7	1 14	53 2	6 3	4 0	2 3	62 0	7 1	4 9	2 8	70 15	7 15	5 3	2 12	79 14	8 14	5 12	3 2	88 8
5 5	2 5	2 0	51 2	6 3	3 14	2 5	59 11	7 1	4 7	2 10	68 5	7 15	5 0	2 15	76 15	8 14	5 8	3 6	85 2
5 5	3 3	2 2	49 0	6 3	3 12	2 7	57 4	7 1	4 4	2 13	65 8	7 15	4 13	3 2	73 13	8 14	5 5	3 9	81 9
5 5	3 1	2 4	46 12	6 3	3 9	2 10	54 10	7 1	4 2	2 15	62 9	7 15	4 10	3 5	70 6	8 14	5 2	3 12	77 13
5 5	2 15	2 6	44 6	6 3	3 7	2 12	51 14	7 1	3 15	3 2	59 7	7 15	4 7	3 8	67 0	8 14	4 14	4 0	73 13
5 5	2 12	2 9	41 13	6 3	3 4	2 15	48 15	7 1	3 11	3 6	56 1	7 15	4 3	3 12	63 4	8 14	4 10	4 4	69 9
5 5	2 10	2 11	39 2	6 3	3 1	3 2	45 13	7 1	3 8	3 9	52 8	7 15	3 15	4 0	59 4	8 14	4 6	4 8	65 1
5 5	2 7	2 14	36 4	6 3	2 14	3 5	42 8	7 1	3 5	3 12	48 12	7 15	3 11	4 4	55 0	8 14	4 1	4 13	60 4
5 5	2 4	3 1	33 3	6 3	2 11	3 8	39 0	7 1	..	4 0	44 12	7 15	3 7	4 8	50 8	8 14	3 12	5 2	55 2
5 5	2 1	3 4	29 15	6 3	2 7	3 12	35 4	7 1	2 13	4 4	40 8	7 15	3 3	4 12	45 12	8 14	3 7	5 7	49 11
5 5	1 14	3 7	26 8	6 3	2 3	4 0	31 4	7 1	2 9	4 8	36 0	7 15	2 14	5 1	40 11	8 14	3 2	5 12	43 15
5 5	1 11	3 10	22 14	6 3	1 15	4 4	27 0	7 1	2 4	4 13	31 3	7 15	2 9	5 6	35 5	8 14	2 12	6 2	37 13
5 5	1 7	3 14	19 0	6 3	1 11	4 8	22 8	7 1	1 15	5 2	26 1	7 15	2 3	5 12	29 9	8 14	2 6	6 8	31 5
5 5	1 3	4 2	14 14	6 3	1 7	4 12	17 12	7 1	1 10	5 7	20 10	7 15	1 14	6 1	23 8	8 14	1 15	6 15	24 6
5 5	0 15	4 6	10 8	6 3	1 2	5 1	12 11	7 1	1 5	6 12	14 14	7 15	1 8	6 7	17 1	8 14	1 8	7 6	17 0
5 5	0 10	4 11	5 13	6 3	0 13	5 6	7 5	7 1	0 15	6 2	8 12	7 15	1 1	6 14	10 3	8 14	1 1	7 13	9 3
5 5	0 8	5 13	..	6 3	1 2	7 5	..	7 1	1 11	8 12	..	7 15	2 4	10 3	..	8 14	0 5	9 3	..
		60 0				70 0				80 0				90 0				100 0	

per cent per annum and their distribution between interest and principal.

a-half years from the date of advance.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
65 12	5 12	60 0	..	76 11	6 11	70 0	..	87 10	7 10	80 0	..	98 10	8 10	90 0	..	109 9	9 9	100 0	..
		60 0				70 0				80 0				90 0				100 0	
33 14	5 12	28 2	31 14	39 8	6 11	32 13	37 3	45 2	7 10	37 8	42 8	50 13	8 10	42 3	47 13	56 7	9 9	46 14	53 2
33 14	2 0	31 14	..	30 8	2 5	37 3	..	45 2	2 10	42 8	..	50 13	8 0	47 13	..	56 7	3 5	52 2	..
		60 0				70 0				80 0				90 0				100 0	
23 4	5 12	17 8	42 8	27 2	6 11	20 7	49 9	31 0	7 10	23 0	50 10	34 14	8 10	26 4	63 12	38 12	9 9	29 3	70 13
23 4	2 11	20 9	21 15	27 2	3 2	24 0	25 9	31 0	3 9	27 7	29 3	34 14	4 0	30 14	32 14	38 12	4 7	34 5	36 3
23 4	1 5	21 15	..	27 2	1 9	25 9	..	31 0	1 13	29 3	..	34 14	2 0	32 14	..	38 12	2 4	36 8	..
		60 0				70 0				80 0				90 0				100 0	
18 0	5 12	12 4	47 12	21 0	6 11	14 5	55 11	24 0	7 10	16 6	63 10	27 0	8 10	18 6	71 10	29 15	9 9	20 6	79 10
18 0	3 0	15 0	32 12	21 0	3 8	17 8	38 3	24 0	4 0	20 0	43 10	27 0	4 8	22 8	40 2	29 15	5 0	24 15	54 11
18 0	2 1	15 15	16 13	21 0	2 6	18 10	19 9	24 0	2 12	21 4	22 6	27 0	3 10	23 15	25 3	29 15	3 7	26 8	28 3
18 0	1 3	16 13	..	21 0	1 7	19 9	..	24 0	1 10	22 6	..	27 0	1 13	25 3	..	29 15	1 12	28 8	..
		60 0				70 0				80 0				90 0				100 0	

No. 4—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after one-and-

Detail of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	
Five instalments—																				
1st instalment	2 7	0 15	1 8	8 8	4 15	1 15	3 0	17 0	7 6	2 14	4 8	25 8	9 13	3 13	6 0	34 0	12 5	4 12	7 9	42 7
2nd "	2 7	0 9	1 14	6 10	4 15	1 1	3 14	13 2	7 6	1 10	5 12	19 12	9 13	2 2	7 11	26 5	12 5	2 10	9 11	32 12
3rd "	2 7	0 7	2 0	4 10	4 15	0 13	4 2	9 0	7 6	1 4	6 2	13 10	9 13	1 10	8 3	18 2	12 5	2 1	10 4	22 8
4th "	2 7	0 5	2 2	2 8	4 15	0 9	4 6	4 10	7 6	0 14	6 8	7 2	9 13	1 2	8 11	9 7	12 5	1 7	10 14	11 10
5th "	2 7	0 7	2 8	..	4 15	0 5	4 10	..	7 6	0 4	7 2	..	9 13	0 6	9 7	..	12 5	0 11	11 10	..
Six instalments—																				
1st instalment	2 2	0 15	1 3	8 13	4 4	1 15	2 5	17 11	6 5	2 14	3 7	28 9	8 7	3 13	4 10	35 6	10 9	4 12	5 13	44 3
2nd "	2 2	0 9	1 9	7 4	4 4	1 2	3 2	14 9	6 5	1 11	4 10	21 15	8 7	2 3	6 4	29 2	10 9	2 12	7 13	36 6
3rd "	2 2	0 7	1 11	5 9	4 4	0 15	3 5	11 4	6 5	1 6	4 15	17 0	8 7	1 13	6 10	22 8	10 9	2 4	8 5	28 1
4th "	2 2	0 6	1 12	3 13	4 4	0 11	3 0	7 11	6 5	1 1	5 4	11 12	8 7	1 7	7 0	15 8	10 9	1 12	8 13	19 4
5th "	2 2	0 4	1 14	1 15	4 4	0 8	3 12	3 15	6 5	0 12	5 9	6 3	8 7	1 0	7 7	8 1	10 9	1 3	9 6	9 14
6th "	2 2	0 3	1 15	..	4 4	0 5	3 15	..	6 5	0 2	6 3	..	8 7	0 6	8 1	..	10 9	0 11	9 14	..
Seventh instalments—																				
1st instalment	1 14	0 15	0 15	9 1	3 12	1 15	1 13	18 3	5 9	2 14	2 11	27 5	7 7	3 13	3 10	36 6	9 5	4 12	4 9	45 7
2nd "	1 14	0 9	1 5	7 12	3 12	1 2	2 10	15 9	5 9	1 11	3 14	23 7	7 7	2 4	5 3	31 3	9 5	2 13	6 8	38 15
3rd "	1 14	0 8	1 6	6 6	3 14	1 0	2 12	12 13	5 9	1 7	4 2	19 5	7 7	1 15	5 8	25 11	9 5	2 7	6 14	32 1
4th "	1 14	0 6	1 8	4 14	3 12	0 13	2 15	9 14	5 9	1 3	4 6	14 15	7 7	1 10	5 13	19 14	9 5	2 0	7 5	24 12
5th "	1 14	0 5	1 9	3 5	3 12	0 10	3 2	6 12	5 9	0 15	4 10	10 5	7 7	1 4	6 3	13 11	9 5	1 9	7 12	17 0
6th "	1 14	0 3	1 11	1 10	3 12	0 7	3 5	3 7	5 9	0 10	4 15	5 6	7 7	0 14	6 9	7 2	9 5	1 1	8 4	8 12
7th "	1 14	0 4	1 10	..	3 12	0 5	3 7	..	5 9	0 3	5 6	..	7 7	0 5	7 2	..	9 5	0 9	8 12	..
Eight instalments—																				
1st instalment	1 11	0 15	0 12	9 4	3 6	1 15	1 7	18 9	5 0	2 14	2 2	27 14	6 11	3 13	2 14	37 2	8 6	4 12	3 10	46 6
2nd "	1 11	0 9	1 2	8 2	3 3	1 2	2 3	16 6	5 0	1 12	3 4	24 10	6 11	2 5	4 6	32 12	8 6	2 14	5 8	40 14
3rd "	1 11	0 8	1 3	6 15	3 0	1 0	2 6	14 0	5 0	1 9	3 7	21 3	6 11	2 1	4 10	28 2	8 6	2 9	5 13	35 1
4th "	1 11	0 7	1 4	5 11	3 5	0 14	2 8	11 8	5 0	1 5	3 11	17 8	6 11	1 12	4 15	23 3	8 6	2 3	6 3	28 14
5th "	1 11	0 6	1 5	4 6	3 6	0 12	2 10	8 14	5 0	1 2	3 14	13 1	6 11	1 7	5 4	17 15	8 6	1 13	6 9	22 5
6th "	1 11	0 4	1 7	2 15	3 5	0 9	2 13	6 1	5 0	0 14	4 2	9 8	6 11	1 2	5 9	12 6	8 6	1 6	7 0	15 5
7th "	1 11	0 3	1 8	1 7	3 3	0 6	3 0	3 1	5 0	0 10	4 6	5 2	6 11	0 12	5 15	6 7	8 6	0 15	7 7	7 14
8th "	1 11	0 4	1 7	..	3 6	0 5	3 1	..	5 0	0 2	5 6	..	6 11	0 4	6 7	..	8 6	0 8	7 14	..
Nine instalments—																				
1st instalment	1 9	0 15	0 10	9 6	3 1	1 15	1 2	18 14	4 9	2 14	1 11	28 5	..	3 13	2 5	37 11	7 10	4 12	2 14	47 2
2nd "	1 9	0 9	1 0	8 6	3 1	1 3	1 14	17 0	4 9	1 12	2 13	25 8	..	2 6	3 12	33 15	7 10	2 15	4 11	42 7
3rd "	1 9	0 8	1 1	7 5	3 1	1 1	2 0	15 0	4 9	1 10	2 15	22 9	..	2 2	4 0	29 15	7 10	2 10	5 0	37 7
4th "	1 9	0 7	1 2	6 3	3 1	0 15	2 2	12 14	4 9	1 7	3 2	19 7	..	1 11	4 4	25 11	7 10	2 5	5 3	32 2
5th "	1 9	0 6	1 3	5 0	3 1	0 13	2 4	10 10	4 9	1 3	3 6	18 1	..	1 0	4 8	21 3	7 10	2 0	5 10	26 8
6th "	1 9	0 5	1 4	3 12	3 1	0 11	2 6	8 4	4 9	1 0	3 9	12 8	..	1 5	4 13	16 6	7 10	1 11	5 15	20 9
7th "	1 9	0 4	1 5	2 7	3 1	0 8	2 9	5 11	4 9	0 13	3 12	8 12	..	1 0	5 2	11 4	7 10	1 5	6 5	14 4
8th "	1 9	0 2	1 7	1 0	3 1	0 6	2 11	3 0	4 9	0 9	4 0	4 12	..	0 2	5 7	5 13	7 10	0 14	6 12	7 8
9th "	1 9	0 9	1 0	..	3 1	0 1	3 0	..	4 9	0 3	4 12	..	..	0 5	5 13	..	7 10	0 2	7 8	..
Ten instalments—																				
1st instalment	1 7	0 15	0 8	9 8	2 13	1 15	0 14	19 2	4 4	2 14	1 6	28 10	5 11	1 13	1 14	38 2	7 1	4 12	2 5	47 11
2nd "	1 7	0 10	0 13	8 11	2 13	1 3	1 10	17 8	4 4	1 13	2 7	23 3	5 11	2 0	3 5	34 13	7 1	3 0	4 1	43 10
3rd "	1 7	0 9	0 14	7 13	2 13	1 2	1 11	15 13	4 4	1 10	2 10	21 3	5 11	2 3	3 8	31 5	7 1	2 12	4 5	39 5
4th "	1 7	0 8	0 15	6 14	2 13	1 0	1 13	14 0	4 4	1 8	2 12	20 13	5 11	1 15	3 12	27 9	7 1	2 7	4 10	34 11
5th "	1 7	0 7	1 0	5 14	2 13	0 14	1 15	12 1	4 4	1 5	2 15	17 14	5 11	1 12	3 15	23 10	7 1	2 3	4 14	29 13
6th "	1 7	0 6	1 1	4 13	2 13	0 12	2 1	10 0	4 4	1 2	3 2	14 12	5 11	1 8	4 3	19 7	7 1	1 14	5 3	24 10
7th "	1 7	0 5	1 2	3 11	2 13	0 10	2 3	7 13	4 4	0 16	3 5	11 7	5 11	1 3	4 8	14 15	7 1	1 9	5 8	19 2
8th "	1 7	0 4	1 3	2 8	2 13	0 8	2 5	5 8	4 4	0 11	3 9	7 14	5 11	0 15	4 12	10 3	7 1	1 3	5 14	13 4
9th "	1 7	0 3	1 4	1 4	2 13	0 2	2 11	2 13	4 4	0 8	3 12	4 2	5 11	0 10	5 1	5 2	7 1	0 13	6 4	7 0
10th "	1 7	0 3	1 4	..	2 13	..	2 13	..	4 4	0 2	4 2	..	5 11	0 9	5 2	..	7 1	0 1	7 0	..
Fifteen instalments—																				
1st instalment	1 1	0 15	0 2	9 14	2 2	1 15	0 3	19 13	3 4	2 14	0 6	29 10	4 5	3 13	0 8	39 8	5 6	4 12	0 10	49 6
2nd "	1 1	0 10	0 7	9 7	2 2	1 4	0 14	18 15	3 4	1 14	1 6	28 4	4 5	2 8	1 13	37 11	5 6	3 1	2 5	47 1
3rd "	1 1	0 9	0 8	8 15	2 2	1 3	0 15	18 0	3 4	1 12	1 8	26 12	4 5	2 6	1 15	35 12	5 6	2 15	2 7	44 10
4th "	1 1	0 9	0 8	8 7	2 2	1 2														

per cent per annum and their distribution between interest and principal.

a-half years from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
14 12	5 12	9 0	51 0	17 4	6 11	10 9	59 7	19 11	7 10	12 1	67 15	22 3	8 10	13 9	76 7	24 10	9 9	15 1	84 15
14 12	3 3	11 9	39 7	17 4	3 11	13 9	45 14	19 11	4 4	15 7	52 8	22 3	4 12	17 7	59 9	24 10	5 5	19 5	65 10
14 12	2 7	12 5	27 2	17 4	2 14	14 0	31 8	19 11	3 5	15 6	36 2	22 3	3 11	18 8	40 8	24 10	4 2	20 8	45 2
14 12	1 11	13 1	14 1	17 4	2 0	15 4	16 4	19 11	2 4	17 7	18 11	22 3	2 9	19 10	20 14	24 10	2 13	21 13	23 5
14 12	0 11	14 1	..	17 4	1 0	16 4	..	19 11	1 0	18 11	..	22 3	1 5	20 14	..	24 10	1 5	23 5	..
60 0				70 0				80 0				90 0				100 0			
12 11	5 12	6 15	53 1	14 13	6 11	8 2	61 14	16 14	7 10	9 4	70 12	19 0	8 10	10 6	79 10	21 2	9 9	11 9	88 7
12 11	3 5	9 6	43 11	14 13	3 14	10 15	50 15	16 14	4 7	12 7	58 5	19 0	5 0	14 0	65 10	21 2	5 8	15 10	72 13
12 11	2 12	9 15	33 12	14 13	3 3	11 10	39 5	16 14	3 10	13 4	45 1	19 0	4 2	14 14	50 12	21 2	4 9	10 9	56 4
12 11	2 2	10 9	23 3	14 13	2 7	12 0	26 15	16 14	2 13	14 1	31 0	19 0	3 3	15 13	34 15	21 2	3 8	17 10	38 10
12 11	1 7	11 4	11 15	14 13	1 11	13 2	13 13	16 14	1 15	14 15	10 1	19 0	2 3	16 13	18 2	21 2	2 7	18 11	19 15
12 11	0 12	11 15	..	14 13	1 0	13 13	..	16 14	0 13	16 1	..	19 0	0 14	18 2	..	21 2	1 3	19 15	..
60 0				70 0				80 0				90 0				100 0			
11 3	5 12	5 7	54 9	13 1	6 11	6 6	63 10	14 14	7 10	7 4	72 12	16 12	8 10	8 2	81 14	18 10	9 9	9 1	90 15
11 3	3 7	7 12	46 13	13 1	4 0	9 1	54 9	14 14	4 9	10 5	62 7	16 12	5 2	11 10	70 4	18 10	5 11	12 15	78 0
11 3	2 15	8 4	38 9	13 1	3 7	9 10	44 15	14 14	3 14	11 0	51 7	16 12	4 6	12 6	57 14	18 10	4 14	13 12	64 4
11 3	2 7	8 12	29 13	13 1	2 13	10 4	34 11	14 14	3 3	11 11	39 12	16 12	3 10	13 2	44 12	18 10	4 0	14 10	49 10
11 3	1 14	9 5	20 8	13 1	2 3	10 14	23 13	14 14	2 8	12 6	27 6	16 12	2 13	13 15	30 13	18 10	3 2	15 8	34 2
11 3	1 5	9 14	10 10	13 1	1 8	11 9	12 4	14 14	1 11	13 3	14 3	16 12	1 15	14 13	16 0	18 10	2 2	16 8	17 10
11 3	0 9	10 10	..	13 1	0 13	12 4	..	14 14	0 11	14 3	..	16 12	0 12	16 0	..	18 10	1 0	17 10	..
60 0				70 0				80 0				90 0				100 0			
10 1	5 12	4 5	55 11	11 11	6 11	5 0	65 0	13 6	7 10	5 12	74 4	15 1	8 10	6 7	83 9	16 12	9 9	7 3	92 13
10 1	3 8	6 9	40 2	11 11	4 1	7 10	57 6	13 6	4 10	8 12	65 8	15 1	5 4	9 13	73 12	16 12	5 13	10 15	81 14
10 1	3 1	7 0	42 2	11 11	3 9	8 2	49 4	13 6	4 2	9 4	56 4	15 1	4 10	10 7	63 5	16 12	5 2	11 10	70 4
10 1	2 10	7 7	34 11	11 11	3 1	8 10	40 16	13 6	3 8	9 14	46 6	15 1	3 15	11 2	52 3	16 12	4 6	12 6	57 14
10 1	2 3	7 14	26 13	11 11	2 9	0 2	31 8	13 6	2 14	10 8	35 14	15 1	3 4	11 13	40 0	16 12	3 10	13 2	44 13
10 1	1 11	8 6	18 7	11 11	2 0	0 11	21 13	13 6	2 4	11 2	24 12	15 1	2 8	12 9	27 13	16 12	2 13	13 15	30 13
10 1	1 2	8 15	9 8	11 11	1 6	10 5	11 8	13 6	1 9	11 13	12 15	15 1	1 12	13 5	14 8	16 12	1 15	14 13	16 0
10 1	0 9	9 8	..	11 11	0 3	11 8	..	13 6	0 7	12 15	..	15 1	0 9	14 8	..	16 12	0 12	16 0	..
60 0				70 0				80 0				90 0				100 0			
9 3	5 12	3 7	56 9	10 11	6 11	4 0	66 0	12 4	7 10	4 10	75 6	13 12	8 10	5 2	84 14	15 5	9 9	5 12	94 4
9 3	3 9	5 10	50 15	10 11	4 2	0 9	59 7	12 4	4 11	7 9	67 13	13 12	5 5	8 7	66 7	15 5	5 14	9 7	84 13
9 3	3 3	6 0	44 15	10 11	3 11	7 0	52 7	12 4	4 4	8 0	59 13	13 12	4 12	9 0	57 7	15 5	5 5	10 0	74 13
9 3	2 13	6 6	38 9	10 11	3 4	7 7	45 0	12 4	3 12	8 8	51 5	13 12	4 3	9 9	57 14	15 5	4 11	10 10	64 3
9 3	2 7	6 12	31 13	10 11	2 13	7 14	37 2	12 4	3 3	9 1	42 4	13 12	3 10	10 2	47 12	15 5	4 0	11 5	52 14
9 3	2 0	7 3	24 10	10 11	2 5	8 0	28 12	12 4	2 10	9 10	32 10	13 12	3 0	10 12	37 0	15 5	3 5	12 0	40 14
9 3	1 9	7 10	17 0	10 11	1 13	8 14	19 14	12 4	2 1	10 3	22 7	13 12	2 5	11 7	26 9	15 5	2 9	12 12	28 2
9 3	1 1	8 2	8 14	10 11	1 4	9 7	10 7	12 4	1 6	10 14	11 9	13 12	1 10	12 2	13 7	15 5	1 12	13 9	14 9
9 3	0 5	8 14	..	10 11	0 4	10 7	..	12 4	0 11	11 9	..	13 12	0 5	13 7	..	15 5	0 12	14 9	..
60 0				70 0				80 0				90 0				100 0			
8 8	5 12	2 12	57 4	9 15	6 11	3 4	66 12	11 6	7 10	3 12	76 4	12 12	8 10	4 2	85 14	14 3	9 9	4 10	95 6
8 8	3 9	4 15	52 5	9 15	4 3	5 12	61 0	11 6	4 12	6 10	69 10	12 12	5 6	7 6	78 8	14 3	5 15	8 4	87 2
8 8	3 4	5 4	47 1	9 15	3 13	6 2	54 14	11 6	4 6	7 0	62 10	12 12	4 15	7 13	70 11	14 3	5 7	8 12	78 6
8 8	2 15	5 9	41 8	9 15	3 7	6 8	48 6	11 6	3 15	7 7	55 3	12 12	4 7	8 5	62 6	14 3	4 14	9 5	69 1
8 8	2 10	5 14	55 10	9 15	3 0	6 15	41 7	11 6	3 7	6 15	47 4	12 12	3 14	8 14	53 8	14 3	4 5	9 14	59 3
8 8	2 4	6 4	29 6	9 15	2 9	7 6	34 1	11 6	2 15	8 7	38 13	12 12	3 6	9 6	44 2	14 3	3 11	10 8	48 11
8 8	1 13	6 11	22 11	9 15	2 2	7 13	26 4	11 6	2 7	8 15	29 14	12 12	2 12	10 0	34 2	14 3	3 1	11 2	37 9
8 8	1 7	7 1	15 10	9 15	1 10	8 5	17 15	11 6	1 14	9 8	20 6	12 12	2 2	10 10	23 8	14 3	2 6	11 13	25 13
8 8	1 0	7 8	8 2	9 15	1 2	8 13	9 2	11 6	1 4	10 2	10 4	12 12	1 8	11 4	12 4	14 3	1 10	12 9	13 3
8 8	0 6	8 2	..	9 15	0 13	9 2	..	11 6	1 2	10 4	..	12 12	0 8	12 4	..	14 3	1 0	13 3	..
60 0				70 0				80 0				90 0				100 0			
6 7	5 12	0 11	59 5	7 8	6 11	0 13	69 3	8 9	7 10	0 15	79 1	0 11	8 10	1 1	88 15	10 12	9 9	1 3	98 13
6 7	3 11	2 12	56 9	7 8	4 5	3 3	66 0	8 9	15 3	3 10	75 7	9 11	5 9	4 2	84 13	10 12	6 3	4 9	94 4
6 7	3 9	2 14	53 11	7 8	4 2	3 6	62 10	8 9	4 11	3 14	71 9	9 11	5 5	4 6	80 7	10 12	5 14	4 14	89 6
6 7	3 8	3 1	50 10	7 8	3 15	3 9	59 1	8 9	4 1	4 1	67 8	9 11	5 0	4 11	75 12	10 12	5 9	5 3	84 3
6 7	3 3	3 4	47 6	7 8	3 11	3 13	55 4	8 9	4 4	4 5	63 3	9 11	4 12	4 15	70 13	10 12	5 4	5 8	78 11
6 7	2 15	3 8	43 14	7 8	3 7	4 1	51 3	8 9	3 15	4 10	58 9	9 11	4 7	6 4	65 9	10 12	4 15	5 13	72 14
6 7	2 12	3 11	40 3	7 8	3 3	4 5	48 14	8 9	3 11	4 14	53 11	9 11	4 2	5 9	60 0	10 12	4 9	6 3	66 11
6 7	2 8	3 15	36 4	7 7	2 15	4 9	42 5	8 9	3 6	5 3	48 8	9 11	3 12	5 15	54 1	10 12	4 3	6 9	60 2

*No. 4.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after one-and-*

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Twenty instalments— <i>contd.</i>																				
10th instalment ..	0 15	0 7	0 8	6 6	1 13	0 15	0 14	13 11	2 12	1 5	1 7	19 15	3 11	1 12	1 15	26 6	4 9	2 4	2 5	33 10
11th ..	0 15	0 6	0 9	5 13	1 13	0 14	0 15	12 12	2 12	1 4	1 8	18 7	3 11	1 10	1 1	24 5	4 9	2 2	2 7	31 3
12th ..	0 15	0 6	0 9	5 4	1 13	0 13	1 0	11 12	2 12	1 2	1 10	16 13	3 11	1 8	1 3	22 2	4 9	1 15	2 10	28 9
13th ..	0 15	0 5	0 10	4 10	1 13	0 12	1 1	10 11	2 12	1 1	1 11	15 2	3 11	1 6	1 5	19 13	4 9	1 13	2 12	25 13
14th ..	0 15	0 5	0 10	4 0	1 13	0 11	1 2	9 0	2 12	0 16	1 15	13 5	3 11	1 4	1 7	17 6	4 9	1 10	2 16	22 14
15th ..	0 15	0 4	0 11	3 8	1 13	0 10	1 3	8 6	2 12	0 13	1 15	11 6	3 11	1 1	1 10	14 12	4 9	1 7	3 2	19 12
16th ..	0 15	0 3	0 12	2 9	1 13	0 8	1 5	7 1	2 12	0 11	2 1	9 5	3 11	0 15	1 12	12 6	4 9	1 4	3 5	16 7
17th ..	0 15	0 3	0 12	1 13	1 13	0 7	1 6	5 11	2 12	0 9	2 3	7 2	3 11	0 12	1 15	9 1	4 9	1 0	3 0	12 14
18th ..	0 15	0 2	0 13	1 1	1 13	0 6	1 7	4 4	2 12	0 7	2 5	4 13	3 11	0 9	1 12	6 15	4 9	0 13	3 12	9 2
19th ..	0 15	0 1	0 14	0 2	1 13	0 4	1 9	2 11	2 12	0 5	2 7	1 6	3 11	0 8	1 3	3 8	4 9	0 9	4 0	5 2
20th ..	0 15	0 13	0 2	..	1 13	0 14	2 11	..	2 12	0 6	2 6	..	3 11	1 1	2 10	..	4 9	0 9	5 2	..
			10 0				20 0				30 0				40 0				50 0	

*No. 5.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after two*

Details of instalment	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
One instalment ..	11 5	1 5	10 0	..	22 9	2 0	20 9	..	33 14	3 11	30 0	..	45 2	5 2	40 0	..	58 7	6 7	50 0	..
			10 0				20 0				30 0				40 0				50 0	
Two instalments—																				
1st instalment ..	5 13	1 5	4 8	5 8	11 19	2 0	9 1	10 15	17 7	3 14	13 9	16 7	23 4	5 2	18 2	21 14	29 1	6 7	22 10	27 6
2nd ..	5 13	0 8	5 5	..	11 13	0 11	10 15	..	17 7	1 0	16 7	..	23 4	1 6	21 14	..	29 1	1 11	27 0	..
			10 0				20 0				30 0				40 0				50 0	
Three instalments—																				
1st instalment ..	4 0	1 5	2 11	7 5	8 0	2 9	5 7	11 9	12 0	3 14	0 2	21 14	15 15	5 2	1 15	29 2	19 15	0 7	13 8	30 8
2nd ..	4 0	0 7	3 9	3 12	8 0	0 14	7 2	7 8	12 0	1 0	10 10	0 14	15 15	1 13	14 2	16 1	19 15	2 4	17 11	18 13
3rd ..	4 0	0 4	3 12	..	8 0	0 9	7 7	..	12 0	0 12	11 4	..	15 15	0 14	15 1	..	19 15	1 2	18 13	..
			10 0				20 0				30 0				40 0				50 0	
Four instalments—																				
1st instalment ..	3 2	1 5	1 13	8 5	6 3	2 9	3 10	16 6	9 4	3 14	5 6	24 10	12 5	5 2	7 3	32 13	15 7	0 7	9 0	41 0
2nd ..	3 2	0 8	2 10	5 9	6 3	1 0	5 3	11 3	9 4	1 0	7 11	10 15	12 5	2 1	10 4	22 9	15 7	2 9	12 14	28 2
3rd ..	3 2	0 6	2 12	2 13	6 3	0 11	5 8	5 11	9 4	1 1	8 3	8 12	12 5	1 0	10 15	11 13	15 7	1 12	13 11	14 7
4th ..	3 2	0 5	2 13	..	6 3	0 8	5 11	..	9 4	0 8	8 12	..	12 5	0 11	11 15	..	15 7	1 0	14 7	..
			10 0				20 0				30 0				40 0				50 0	
Five instalments—																				
1st instalment ..	2 9	1 5	1 4	8 12	5 1	2 0	2 8	17 8	7 10	3 14	3 12	26 4	10 2	5 2	5 6	35 0	12 11	6 7	6 4	43 12
2nd ..	2 9	0 9	2 0	5 12	5 1	1 1	4 0	13 8	7 10	1 10	6 0	20 4	10 2	2 3	7 15	27 1	12 11	2 11	10 0	33 12
3rd ..	2 9	0 7	2 2	4 10	5 1	0 13	4 4	9 4	7 10	1 4	0 6	13 13	10 2	1 11	8 7	18 10	12 11	2 2	10 9	23 3
4th ..	2 9	0 5	2 4	2 6	5 1	0 9	4 8	4 12	7 10	0 14	6 12	7 1	10 2	1 2	9 0	9 10	12 11	1 7	11 4	11 15
5th ..	2 9	0 5	2 0	..	5 1	0 5	4 12	..	7 10	0 8	7 2	..	10 2	0 8	9 10	..	12 11	0 12	11 15	..
			10 0				20 0				30 0				40 0				50 0	
Six instalments—																				
1st instalment ..	2 3	1 5	0 14	9 2	4 6	2 9	1 13	18 3	6 9	3 14	2 11	27 5	8 12	5 2	3 10	36 6	10 4	0 7	4 7	45 9
2nd ..	2 3	0 9	1 19	7 8	4 6	1 2	3 4	14 15	6 9	1 11	4 14	22 7	8 12	2 4	3 8	29 14	10 14	2 13	8 1	37 8
3rd ..	2 3	0 8	1 11	6 10	4 6	0 15	3 7	11 8	6 9	1 6	5 3	17 4	8 12	1 14	0 14	23 0	10 14	2 5	8 9	28 15
4th ..	2 3	0 6	1 13	4 6	4 6	0 12	3 10	7 14	6 9	1 1	5 8	11 12	8 12	1 7	7 5	15 11	10 14	1 13	9 1	19 14
5th ..	2 3	0 4	1 15	2 1	4 6	0 8	3 14	4 0	6 9	0 12	5 13	6 15	8 12	1 0	7 12	7 15	10 14	1 4	9 10	10 4
6th ..	2 3	0 2	2 1	..	1 0	0 6	1 0	..	6 9	0 10	5 15	..	8 12	0 13	7 15	..	10 14	0 10	10 4	..
			10 0				20 0				30 0				40 0				50 0	
Seven instalments—																				
1st instalment ..	1 15	1 5	0 10	9 0	3 13	2 9	1 4	18 12	5 12	3 14	1 14	28 2	7 11	5 2	2 9	37 7	9 10	6 7	3 3	40 13
2nd ..	1 15	0 9	1 6	8 0	3 13	1 3	2 10	16 2	5 15	1 12	4 0	24 2	7 11	2 5	3 6	32 1	9 10	2 15	6 11	40 2
3rd ..	1 15	0 8	1 7	6 9	3 13	1 0	2 13	13 5	5 12	1 8	4 0	19 14	7 11	2 0	3 12	26 6	9 10	2 8	7 2	33 0
4th ..	1 15	0 7	1 8	5 1	3 13	0 13	3 9	10 5	5 12	1 4	4 8	15 6	7 11	1 10	4 1	20 5	9 10	2 1	7 9	25 7
5th ..	1 15	0 5	1 10	3 7	3 13	0 12	3 7	7 2	5 12	0 15	4 13	10 9	7 11	1 4	5 7	13 14	9 10	1 9	8 1	17 6
6th ..	1 15	0 3	1 12	1 11	3 13	0 7	3 6	3 12	5 12	0 10	5 2	5 7	7 11	0 14	6 11	7 1	9 10	1 1	8 9	8 13
7th ..	1 15	0 4	1 11	..	3 13	0 1	3 12	..	5 12	0 5	5 7	..	7 11	0 10	..	..	9 10	0 13	8 13	..
			10 0				20 0				30 0				40 0				50 0	

per cent per annum, and their distribution between interest and principal.
a half years from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
5 8	2 11	2 13	40 4	6 7	3 2	3 5	40 8	7 6	3 9	3 13	52 14	8 4	4 0	4 4	60 2	9 3	4 7	4 12	66 8
5 8	2 8	3 0	37 4	6 7	2 15	3 8	43 0	7 6	3 5	4 1	48 13	8 4	3 12	4 8	55 10	9 3	4 3	5 0	61 8
5 8	2 5	3 3	34 1	6 7	2 11	3 12	30 4	7 6	3 1	4 3	44 8	8 4	3 8	4 12	50 14	9 3	3 14	5 5	56 3
5 8	2 2	3 6	30 11	6 7	2 7	4 0	35 4	7 6	2 13	1 0	39 15	8 4	3 3	5 1	45 13	9 3	3 8	5 11	50 8
5 8	1 15	3 9	27 2	6 7	2 3	4 4	31 0	7 6	2 8	1 11	35 1	8 4	2 14	5 6	40 7	9 3	3 3	6 0	44 8
5 8	1 11	3 13	23 8	6 7	1 15	4 8	26 8	7 6	2 3	5 3	29 14	8 4	2 8	5 12	34 11	9 3	2 13	6 6	38 2
5 8	1 7	4 1	19 4	6 7	1 11	4 12	21 12	7 6	1 14	5 8	24 6	8 4	2 3	6 1	29 10	9 3	2 6	6 13	31 5
5 8	1 3	4 5	14 15	6 7	1 6	5 1	16 11	7 6	1 8	5 11	18 8	8 4	1 13	6 7	22 3	9 3	1 15	7 4	24 1
5 8	0 13	4 9	10 6	6 7	1 1	5 5	11 5	7 6	1 3	6 3	12 5	8 4	1 6	6 14	15 5	9 3	1 8	7 11	16 6
5 8	0 10	4 14	5 8	6 7	0 11	5 12	5 9	7 6	0 12	6 10	5 11	8 4	0 15	7 5	8 0	9 3	1 0	8 3	8 3
5 8	...	5 8	...	6 7	0 14	5 9	...	7 6	1 11	5 11	...	8 4	0 4	8 0	...	9 3	1 0	8 3	...
60 0				70 0				80 0				90 0				100 0			

per cent per annum, and their distribution between interest and principal.
years from the date of advance.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
67 12	7 12	60 0	...	79 0	9 0	70 0	...	90 5	10 5	80 0	...	101 10	11 10	90 0	...	112 14	12 14	100 0	...
		60 0				70 0				80 0				90 0				100 0	
54 14	7 12	27 2	32 14	40 11	9 0	31 11	38 5	46 9	10 5	36 4	43 12	43 6	11 10	40 12	49 4	53 3	12 14	45 5	54 11
34 14	2 0	32 14	...	40 11	2 6	38 8	...	46 9	2 13	43 12	...	52 6	3 2	49 4	...	58 3	3 8	54 11	...
		60 0				70 0				80 0				90 0				100 0	
24 0	7 12	16 4	43 12	27 15	9 0	18 15	51 1	31 15	10 5	21 10	58 6	35 15	11 10	24 5	65 11	39 15	12 14	27 1	72 15
24 0	2 12	21 4	22 8	27 15	3 3	24 12	26 5	31 15	3 10	28 5	30 1	35 15	4 2	31 13	33 14	39 15	4 9	35 6	37 9
24 0	1 8	22 8	...	27 15	1 10	26 5	...	31 15	1 14	30 1	...	35 15	2 1	33 14	...	39 15	2 6	37 9	...
		80 0				70 0				80 0				90 0				100 0	
8 8	7 12	10 12	49 1	21 9	9 0	12 9	57 7	24 11	10 5	14 6	65 10	27 12	11 10	16 2	73 14	30 13	12 14	17 15	82 1
8 8	3 1	13 7	33 13	21 9	3 9	18 0	39 7	24 11	4 2	20 9	45 1	27 12	4 10	23 2	50 12	30 13	5 2	25 11	56 6
8 8	2 2	16 6	17 7	21 9	2 7	19 2	20 5	24 11	2 13	21 11	23 3	27 12	3 3	24 9	26 3	30 13	3 8	27 5	29 1
8 8	1 1	17 7	...	21 0	1 4	20 5	...	24 11	1 8	23 3	...	27 12	1 9	26 3	...	30 13	1 12	29 1	...
		80 0				70 0				80 0				90 0				100 0	
4 4	7 12	7 8	52 8	17 12	9 0	8 12	61 4	20 5	10 5	10 0	70 0	22 14	11 10	11 4	78 12	25 6	12 14	12 8	87 8
4 4	3 5	11 15	40 9	17 12	3 13	13 15	17 5	20 5	4 6	15 15	54 1	22 14	4 15	17 15	60 13	25 6	5 7	19 15	67 9
4 4	2 9	12 11	27 14	17 12	2 15	14 13	32 8	20 5	3 6	16 15	37 2	22 14	3 13	19 1	41 12	25 6	4 3	21 3	46 6
4 4	1 12	13 8	14 6	17 12	2 0	15 12	16 12	20 5	2 5	18 0	19 2	22 14	2 10	20 4	21 8	25 6	2 14	22 8	23 14
4 4	0 14	14 6	...	17 12	1 0	16 12	...	20 5	1 3	19 2	...	22 14	1 6	21 8	...	25 6	1 8	23 14	...
		80 0				70 0				80 0				90 0				100 0	
3 1	7 12	5 8	54 11	15 4	9 0	6 4	63 12	17 7	10 5	7 2	72 14	19 10	11 10	8 0	82 0	21 13	12 14	8 15	91 1
3 1	3 7	9 10	45 1	15 4	4 0	11 4	52 8	17 7	4 9	12 14	60 0	19 10	5 2	14 8	67 8	21 13	5 11	16 2	74 15
3 1	2 13	10 4	34 13	15 4	3 8	11 15	40 8	17 7	3 12	13 11	40 5	19 10	4 4	15 6	52 2	21 13	4 11	17 2	57 13
3 1	2 3	10 14	23 15	15 4	2 9	12 11	27 14	17 7	2 14	14 9	31 2	19 10	3 4	16 6	35 12	21 13	3 10	18 3	39 10
3 1	1 8	11 9	12 6	15 4	1 12	13 8	14 6	17 7	2 0	15 7	16 5	19 10	2 4	17 6	18 6	21 13	2 8	19 5	20 5
3 1	0 11	12 6	...	15 4	0 14	14 6	...	17 7	1 4	16 5	...	19 10	1 4	18 6	...	21 13	1 8	20 5	...
		80 0				70 0				80 0				90 0				100 0	
1 9	7 12	3 13	50 3	13 7	9 0	4 7	65 9	15 6	10 5	5 1	74 15	17 4	11 10	5 10	84 5	19 3	12 14	6 5	93 11
1 9	3 8	8 1	48 2	13 7	4 2	9 5	58 4	15 6	4 11	10 11	64 4	17 4	5 4	12 0	72 6	19 3	5 14	13 5	80 6
1 9	3 0	8 9	39 9	13 7	3 8	9 15	48 5	15 6	4 0	11 6	82 14	17 4	4 8	12 12	49 10	19 3	5 0	14 3	66 3
1 9	2 8	9 1	30 8	13 7	2 14	10 9	35 12	15 6	3 5	12 1	40 13	17 4	3 11	13 9	46 1	19 3	4 2	15 1	51 2
1 9	1 15	9 10	20 14	13 7	2 4	11 3	24 0	15 6	2 9	12 13	28 0	17 4	2 14	14 6	31 11	19 3	3 3	16 0	35 2
1 9	1 5	10 4	10 10	13 7	1 9	11 14	12 11	15 6	1 12	13 10	14 6	17 4	2 0	15 4	16 7	19 3	2 3	17 0	18 2
1 9	0 15	10 10	...	13 7	0 12	12 11	...	15 6	1 0	14 6	...	17 4	0 13	16 7	...	19 3	1 1	18 2	...
		80 0				70 0				80 0				90 0				100 0	

No. 5—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after two

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance	
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	
Eight instalments—																				
1st instalment	1 12	1 5	0 7	9 9	3 7	2 9	0 14	10 2	5 3	3 14	1 5	28 11	6 15	5 2	1 13	38 3	8 10	6 7	2 3	
2nd "	1 12	0 10	1 2	8 7	3 7	1 3	2 4	16 14	5 3	1 13	3 6	25 5	6 15	2 6	4 9	33 10	8 10	3 0	5 10	
3rd "	1 12	0 8	1 4	7 3	3 7	1 1	2 6	4 8	5 3	1 0	3 10	21 11	6 15	2 2	4 13	28 13	8 10	2 10	6 0	
4th "	1 12	0 7	1 5	5 14	3 7	0 14	2 9	1 15	5 3	1 6	3 13	17 14	6 15	1 13	5 2	23 11	8 10	2 4	6 6	
5th "	1 12	0 6	1 6	4 8	3 7	0 12	2 11	9 4	5 3	1 1	4 1	13 13	6 15	1 8	5 7	18 1	8 10	1 14	6 12	
6th "	1 12	0 5	1 7	3 1	3 7	0 9	2 14	6 6	5 3	0 14	4 5	9 8	6 15	1 2	5 13	12 7	8 10	1 7	7 3	
7th "	1 12	0 3	1 9	1 8	3 7	0 6	3 5	3 5	5 3	0 9	4 10	4 14	6 15	0 12	6 3	6 4	8 10	1 0	7 10	
8th "	1 12	0 4	1 8		3 7	0 2			5 3	0 5	4 14		6 15	0 11	6 4		8 10	0 6	8 4	
			10 0				20 0				30 0				40 0				50 0	
Nine instalments—																				
1st instalment	1 9	1 5	0 4	9 12	3 3	2 9	0 10	0 3	4 12	3 14	0 14	29 2	6 5	5 2	1 3	38 13	7 14	6 7	1 7	
2nd "	1 9	0 10	0 15	8 13	3 3	1 3	2 0	7 6	4 12	1 13	2 15	20 3	6 5	2 7	3 14	34 15	7 14	3 1	4 13	
3rd "	1 9	0 9	1 0	7 13	3 3	1 1	2 2	5 4	4 12	1 10	3 2	23 1	6 5	2 3	4 2	30 13	7 14	2 12	5 2	
4th "	1 9	0 8	1 1	6 12	3 3	0 15	2 4	3 0	4 12	1 7	3 5	9 12	6 5	1 15	4 6	26 7	7 14	2 7	5 7	
5th "	1 9	0 6	1 3	5 9	3 3	0 13	2 6	0 10	4 12	1 4	3 8	6 4	6 5	1 10	4 11	21 12	7 14	2 1	5 13	
6th "	1 9	0 5	1 4	4 5	3 3	0 11	2 8	8 2	4 12	1 0	3 12	12 8	6 5	1 6	4 15	16 13	7 14	1 11	6 3	
7th "	1 9	0 4	1 5	3 0	3 3	0 8	2 11	5 7	4 12	0 13	3 15	8 9	6 5	1 1	5 4	11 9	7 14	1 5	6 9	
8th "	1 9	0 2	1 6	1 10	3 3	0 5	2 14	2 9	4 12	0 9	4 3	4 6	6 5	0 12	5 9	6 0	7 14	0 15	6 15	
9th "	1 9	0 7	1 10		3 3	0 10	2 9		4 12	0 6	4 6		6 5	0 6	6 0		7 14	0 3	7 11	
			10 0				20 0				30 0				40 0				50 0	
Ten instalments—																				
1st instalment	1 7	1 5	0 2	9 14	2 15	2 9	0 6	9 10	4 6	3 14	0 8	29 8	5 13	5 2	0 11	39 5	7 5	6 7	0 14	
2nd "	1 7	0 10	0 13	8 1	2 15	1 4	1 11	7 15	4 6	1 14	2 8	27 0	5 13	2 7	3 0	35 15	7 5	3 1	4 4	
3rd "	1 7	0 9	0 14	6 3	2 15	1 2	1 13	6 2	4 6	2 11	1 11	24 5	5 13	2 4	3 9	2 6	7 5	2 13	4 8	
4th "	1 7	0 8	0 15	7 4	2 15	1 0	1 15	4 3	4 6	1 8	2 14	21 7	5 13	2 0	3 13	28 9	7 5	2 8	4 13	
5th "	1 7	0 7	1 0	6 4	2 15	0 14	2 1	2 2	4 6	1 5	3 1	18 6	5 13	1 12	4 1	24 8	7 5	2 4	5 1	
6th "	1 7	0 6	1 1	5 3	2 15	0 12	2 3	9 15	4 6	1 2	3 4	5 2	5 13	1 8	4 5	20 3	7 5	1 15	5 6	
7th "	1 7	0 5	1 2	4 1	2 15	0 10	2 5	7 10	4 6	0 15	3 7	1 11	5 13	1 4	4 9	15 10	7 5	1 9	5 12	
8th "	1 7	0 4	1 3	2 14	2 15	0 8	2 7	3 3	4 6	0 12	3 10	8 1	5 13	1 0	4 13	10 13	7 5	1 3	6 2	
9th "	1 7	0 3	1 4	1 10	2 15	0 5	2 10	2 9	4 6	0 8	3 14	4 3	5 13	0 11	5 2	5 11	7 5	0 13	6 8	
10th "	1 7	0 3	1 4		2 15	0 6	2 9		4 6	0 3	4 3		5 13	0 2	5 11		7 5	0 9	6 12	
			10 0				20 0				0 0				10 0				50 0	
Fifteen instalments—																				
1st instalment	1 2	1 5	0 3	10 3	2 3	2 9	0 6	20 0	3 5	3 14	0 9	30 9	4 7	5 2	0 11	10 11	5 9	6 7	0 14	
2nd "	1 2	0 10	0 8	9 11	2 3	1 4	0 15	10 7	3 5	1 15	1 6	29 3	4 7	2 9	1 14	38 13	5 9	3 3	2 6	
3rd "	1 2	0 10	0 8	8 3	2 3	1 3	1 0	18 7	3 5	1 13	1 8	27 11	4 7	2 7	2 0	36 13	5 9	3 1	2 8	
4th "	1 2	0 9	0 9	8 10	2 3	1 2	1 1	17 6	3 5	1 12	1 9	26 2	4 7	2 5	2 2	34 11	5 9	2 14	2 11	
5th "	1 2	0 9	0 9	8 1	2 3	1 1	1 2	16 4	3 5	1 10	1 11	24 7	4 7	2 3	2 4	32 7	5 9	2 11	2 14	
6th "	1 2	0 8	0 10	7 7	2 3	1 0	1 3	15 1	3 5	1 8	1 13	22 10	4 7	2 0	2 7	20 0	5 9	2 8	3 1	
7th "	1 2	0 7	0 11	6 12	2 3	0 15	1 4	13 13	3 5	1 7	1 14	20 12	4 7	1 14	2 9	27 7	5 9	2 5	3 4	
8th "	1 2	0 7	0 11	6 1	2 3	0 14	1 5	12 8	3 5	1 5	2 0	18 12	4 7	1 11	2 12	24 11	5 9	2 2	3 7	
9th "	1 2	0 6	0 12	5 5	2 3	0 12	1 7	11 1	3 5	1 3	2 2	16 10	4 7	1 9	2 14	21 13	5 9	1 15	3 10	
10th "	1 2	0 5	0 13	4 8	2 3	0 11	1 8	9 9	3 5	1 1	2 4	14 6	4 7	1 6	3 1	18 12	5 9	1 11	3 14	
11th "	1 2	0 5	0 13	3 11	2 3	0 10	1 9	8 0	3 5	0 14	2 7	11 15	4 7	1 3	3 4	15 8	5 9	1 7	4 2	
12th "	1 2	0 4	0 14	2 13	2 3	0 8	1 11	6 5	3 5	0 12	2 9	9 6	4 7	0 15	3 8	12 0	5 9	1 3	4 6	
13th "	1 2	0 3	0 15	1 14	2 3	0 0	1 13	4 8	3 5	0 9	2 12	0 10	4 7	0 12	3 11	9 5	5 9	0 15	4 10	
14th "	1 2	0 2	1 0	0 14	2 3	0 4	1 15	2 9	3 5	0 7	2 14	3 12	4 7	0 8	2 15	4 6	5 9	0 10	4 15	
15th "	1 2	0 4	0 14		2 3	0 6	2 9		3 5	0 7	3 12		4 7	0 1	4 6		5 9	0 7	5 2	
			10 0				20 0				30 0				40 0				50 0	
Twenty instalments—																				
1st instalment	0 15	1 5	0 6	10 6	1 14	2 9	0 11	20 11	2 13	3 14	1 1	31 1	3 12	5 3	1 6	41 6	4 12	6 7	1 17	
2nd "	0 15	0 10	0 5	10 1	1 14	1 5	0 9	20 2	2 13	1 15	0 14	30 3	3 12	2 9	1 3	40 3	4 12	3 4	1 8	
3rd "	0 15	0 10	0 5	9 12	1 14	1 4	0 10	19 8	2 13	1 14	0 15	29 4	3 12	2 8	1 4	38 15	4 12	3 2	1 10	
4th "	0 15	0 10	0 5	9 7	1 14	1 3	0 11	18 13	2 13	1 13	1 0	28 4	3 12	2 7	1 5	37 10	4 12	3 1	1 11	
5th "	0 15	0 9	0 6	9 1	1 14	1 3	0 11	18 2	2 13	1 12	1 1	27 3	3 12	2 6	1 6	36 4	4 12	2 15	1 13	
6th "	0 15	0 9	0 6	8 11	1 14	1 2	0 12	17 6	2 13	1 11	1 2	26 1	3 12	2 4	1 8	34 12	4 12	2 13	1 15	
7th "	0 15	0 8	0 7	8 4	1 14	1 1	0 13	16 9	2 13	1 10	1 3	24 14	3 12	2 2	1 9	33 3	4 12	2 11	2 1	
8th "	0 15	0 8	0 7	7 13	1 14	1 0	0 14	15 11	2 13	1 9	1 4	23 10	3 12	2 1	1 11	31 8	4 12	2 9	2 3	
9th "	0 15	0 8	0 7	7 6	1 14	1 0	0 14	14 13	2 13	1 8	1 5	22 5	3 12	1 15	1 13	29 11	4 12	2 7	2 5	
10th "	0 15	0 7	0 8	6 14	1 14	0 15	0 15	13 14	2 13	1 6	1 7	20 14	3 12	1 14	1 14	27 13	4 12	2 5	2 7	
11th "	0 15	0 7	0 8	6 6	1 14	0 14	0 14	12 14	2 13	1 5	1 8	19 6	3 12	1 12	2 0	25 13	4 12	2 2	2 10	
12th "	0 15	0 6																		

per cent. per annum and their distribution between interest and principal.

years from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
10 6	7 12	2 10	57 6	12 2	0 9	3 2	60 14	13 13	10 5	3 8	76 8	15 9	11 10	3 15	86 1	17 4	12 14	4 6	95 10
10 6	3 9	6 13	50 9	12 2	3 4	7 15	58 15	13 13	4 13	0 0	67 8	15 9	5 6	10 3	75 14	17 4	6 0	11 4	84 6
10 6	3 3	7 3	43 6	12 2	3 11	8 7	50 8	13 13	4 4	9 9	57 15	15 9	4 12	10 13	65 1	17 4	5 4	12 0	72 6
10 6	2 11	7 11	35 11	12 2	8 3	8 15	41 9	13 13	3 10	10 3	47 12	15 0	4 1	11 8	53 9	17 4	4 8	12 12	59 10
10 6	2 4	8 2	27 9	12 2	2 12	9 6	32 3	13 13	3 0	10 13	38 15	15 0	3 6	12 3	41 6	17 4	3 12	13 8	46 2
10 6	1 12	8 10	18 15	12 2	2 0	10 2	22 1	13 13	2 5	11 8	25 7	15 9	2 9	13 0	28 6	17 4	2 14	14 6	31 12
10 6	1 3	9 3	9 12	12 2	1 0	10 12	11 5	13 13	1 9	12 4	13 3	15 0	1 12	13 13	14 9	17 4	2 0	15 4	16 8
10 6	0 10	9 12	0	12 2	0 13	11 5	0	13 13	0 10	13 3	0	15 9	1 0	14 9	0	17 4	0 12	16 8	0
60 0				70 0				80 0				90 0				100 0			
9 8	7 12	1 12	58 4	11 1	0 0	2 1	57 15	12 10	10 5	2 5	77 11	14 4	11 10	2 10	87 6	15 13	12 14	2 15	97 1
9 8	3 10	5 14	52 6	11 1	4 4	6 13	51 2	12 10	4 14	7 12	69 15	14 4	6 7	8 13	78 9	15 13	6 1	9 12	87 5
9 8	3 4	6 4	46 2	11 1	3 13	7 4	43 14	12 10	4 6	8 4	61 11	14 4	4 15	9 5	69 4	15 13	5 7	10 0	76 15
9 8	2 14	6 10	30 8	11 1	3 6	7 11	36 3	12 10	3 14	8 12	52 15	14 4	4 5	9 15	59 5	15 13	4 13	11 0	65 15
9 8	2 7	7 1	32 7	11 1	2 14	8 3	38 0	12 10	3 5	9 5	43 10	14 4	3 11	10 9	48 12	15 13	3 2	11 11	54 4
9 8	2 0	7 8	24 15	11 1	2 0	8 11	9 5	12 10	2 12	9 14	33 12	14 4	3 1	11 3	37 0	15 13	3 6	2 7	41 13
9 8	1 9	7 15	17 0	11 1	1 13	9 4	0 1	12 10	2 2	10 8	23 4	14 4	2 6	11 14	25 11	15 13	2 10	13 3	28 10
9 8	1 1	8 7	8 9	11 1	1 4	9 13	10 4	12 10	1 7	11 3	12 1	14 4	1 10	12 10	13 1	15 13	1 13	14 0	14 10
9 8	0 15	8 9	0	11 1	0 13	10 4	0	12 10	9 0	12 1	0	14 4	1 3	13 1	0	15 13	1 2	14 10	0
60 0				70 0				80 0				90 0				100 0			
8 12	7 12	1 0	59 0	10 4	9 0	1 4	58 12	11 11	10 5	1 6	78 10	13 2	11 10	1 8	88 8	14 10	12 14	1 12	98 4
8 12	3 11	5 1	53 15	10 4	4 5	5 15	52 13	11 11	4 15	6 12	71 14	13 2	5 8	7 10	80 14	14 10	6 2	8 8	89 12
8 12	3 0	5 6	48 9	10 4	3 15	6 5	46 8	11 11	4 8	7 3	64 11	13 2	5 1	8 1	72 13	14 10	5 10	9 0	80 12
8 12	3 1	5 11	42 14	10 4	3 9	6 11	40 13	11 11	4 1	7 10	57 1	13 2	4 9	8 9	64 4	14 10	5 1	9 9	71 3
8 12	2 11	6 1	33 13	10 4	3 2	7 2	32 11	11 11	3 9	8 2	48 15	13 2	4 0	9 2	55 2	14 10	4 7	10 3	61 0
8 12	2 5	6 7	30 6	10 4	2 11	7 9	35 2	11 11	3 1	8 10	30 5	13 2	3 7	9 11	45 6	14 10	3 13	10 13	50 3
8 12	1 14	6 14	23 8	10 4	2 3	8 1	27 1	11 11	2 8	9 3	31 2	13 2	2 13	10 5	35 2	14 10	3 2	11 8	38 11
8 12	1 7	7 5	16 3	10 4	1 11	8 9	18 8	11 11	1 15	9 12	21 6	13 2	2 3	10 15	24 3	14 10	2 7	12 3	26 8
8 12	1 0	7 12	8 7	10 4	1 3	9 1	9 7	11 11	1 5	10 6	11 0	13 2	1 8	11 10	2 9	14 10	1 10	13 0	13 8
8 12	0 5	8 7	0	10 1	0 13	9 7	0	11 11	0 11	11 0	0	13 2	0	12 9	0	14 10	1 2	13 8	0
60 0				70 0				80 0				90 0				100 0			
6 11	7 12	-2 1	61 1	7 12	9 0	-1 4	71 4	8 14	10 5	-1 7	81 7	10 0	11 10	-1 0	91 10	11 1	12 14	-1 13	101 13
6 11	3 13	2 14	58 3	7 12	4 7	3 5	67 15	8 14	5 1	3 13	77 10	10 0	5 12	4 4	87 6	11 1	6 6	4 11	97 2
6 11	3 10	3 1	55 2	7 12	4 4	3 8	64 7	8 14	4 14	4 0	73 10	10 0	5 7	4 9	82 13	11 1	6 1	5 0	92 2
6 11	3 7	3 4	51 14	7 12	4 0	3 12	50 11	8 14	4 10	4 4	69 6	10 0	5 3	4 13	78 0	11 1	5 12	5 5	86 13
6 11	3 4	3 7	48 7	7 12	3 13	3 15	46 12	8 14	4 5	4 9	64 13	10 0	4 14	5 2	72 14	11 1	5 7	5 10	81 3
6 11	3 0	3 11	44 12	7 12	3 9	3 4	42 9	8 14	4 1	4 13	60 0	10 0	4 9	5 7	67 7	11 1	5 1	6 0	75 3
6 11	2 13	3 14	40 14	7 12	3 5	4 7	38 2	8 14	3 12	5 2	54 14	10 0	4 3	5 13	61 10	11 1	4 11	6 6	68 13
6 11	2 9	4 2	36 12	7 12	3 0	4 12	34 0	8 14	3 7	5 7	49 7	10 0	3 14	6 2	55 8	11 1	4 5	6 12	62 1
6 11	2 5	4 6	32 6	7 12	2 11	5 1	30 5	8 14	3 1	5 13	43 10	10 0	3 8	6 8	49 0	11 1	3 14	7 3	54 14
6 11	2 0	4 11	27 11	7 12	2 0	5 6	26 15	8 14	2 12	6 2	37 8	10 0	3 1	6 15	42 1	11 1	3 7	7 10	47 4
6 11	1 12	4 15	22 12	7 12	2 1	5 11	21 4	8 14	2 5	6 9	30 16	10 0	2 10	7 6	34 11	11 1	2 15	8 2	39 2
6 11	1 7	5 4	17 8	7 12	1 1	6 1	16 3	8 14	1 15	6 15	24 0	10 0	2 3	7 13	28 14	11 1	2 7	8 10	30 8
6 11	1 2	5 9	11 15	7 12	1 5	6 7	10 12	8 14	1 8	7 6	16 10	10 0	1 11	8 5	18 10	11 1	1 14	9 3	21 5
6 11	0 12	5 15	6 0	7 12	0 15	6 13	5 15	8 14	1 1	7 13	8 13	10 0	1 3	8 15	9 12	11 1	1 5	9 12	11 9
6 11	0 11	6 0	0	7 12	-0 3	7 15	0	8 14	0 1	8 13	0	10 0	0 4	9 12	0	11 1	-0 8	11 9	0
60 0				70 0				80 0				90 0				100 0			
5 11	7 12	-2 1	32 1	6 10	9 0	-2 6	70 6	7 9	10 5	-2 12	82 12	8 8	11 10	-3 2	93 2	9 7	12 14	-3 7	103 7
5 11	3 14	1 13	30 4	6 10	4 8	2 2	70 4	7 9	5 3	2 6	80 6	8 8	5 13	2 11	90 7	9 7	8 7	3 0	100 7
5 11	3 12	1 15	28 5	6 10	4 6	2 4	68 0	7 9	5 0	2 9	77 13	8 8	5 10	2 14	87 9	9 7	6 4	3 3	97 4
5 11	3 10	2 1	26 4	6 10	4 4	2 6	65 10	7 9	4 14	2 11	75 2	8 8	5 8	3 0	84 9	9 7	6 1	3 6	93 14
5 11	3 8	2 3	23 1	6 10	4 2	2 8	63 2	7 9	4 11	2 14	72 4	8 8	5 5	3 3	81 6	9 7	5 14	3 9	90 5
5 11	3 6	2 5	21 12	6 10	3 15	2 11	60 7	7 9	4 8	3 1	69 3	8 8	5 1	3 7	76 15	9 7	5 10	3 13	86 8
5 11	3 4	2 7	19 5	6 10	3 12	2 14	57 9	7 9	4 5	3 4	65 15	8 8	4 14	3 10	74 5	9 7	5 6	4 1	82 7
5 11	3 1	2 10	16 11	6 10	3 10	3 0	54 9	7 9	4 2	3 7	62 8	8 8	4 10	3 14	70 7	9 7	5 2	4 5	78 2
5 11	2 15	2 12	13 15	6 10	3 7	3 3	51 6	7 9	3 14	3 11	58 13	8 8	4 6	4 2	66 5				

No. 6.—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after two and

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance		Interest	Principal	Balance	
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	
One instalment ..	11 10	1 10	10 0	..	23 5	3 5	20 0	..	34 15	4 15	30 0	..	45 9	6 9	40 0	..	58 3	8 3	50 0	..
			10 0				20 0				30 0				40 0				50 0	
Two instalments--																				
1st instalment ..	6 0	1 10	4 6	5 10	12 0	3 5	8 11	11 5	18 0	4 15	13 1	16 15	24 0	6 9	17 7	22 9	30 0	8 3	21 13	28 3
2nd ..	6 0	0 6	5 10	..	12 0	0 11	11 5	..	18 0	1 1	16 15	..	24 0	1 7	22 9	..	30 0	1 13	28 3	..
			10 0				20 0				30 0				40 0				50 0	
Three instalments--																				
1st instalment ..	4 2	1 10	2 8	7 8	8 4	3 5	4 15	15 1	12 6	4 15	7 7	22 9	16 8	6 9	9 15	30 1	20 10	8 3	12 7	37 0
2nd ..	4 2	0 8	3 10	5 14	8 4	0 15	7 5	7 12	12 6	1 7	10 15	11 10	16 8	1 14	14 10	15 7	20 10	2 6	18 4	19 3
3rd ..	4 2	0 4	3 14	..	8 4	0 8	7 12	..	12 6	0 12	11 10	..	16 8	1 1	15 7	..	20 10	1 5	9 5	..
			10 0				20 0				30 0				40 0				50 0	
Four instalments--																				
1st instalment ..	3 3	1 10	1 9	8 7	6 6	3 5	3 1	16 15	9 9	4 15	4 10	25 8	12 12	6 9	6 3	23 13	15 15	8 3	7 12	12 4
2nd ..	3 3	0 8	2 11	5 12	6 6	1 1	5 5	11 10	9 9	1 0	8 0	17 6	12 12	2 2	10 10	23 3	15 15	2 10	3 5	28 15
3rd ..	3 3	0 6	2 13	2 15	6 6	0 12	5 10	6 0	9 9	1 1	8 8	8 14	12 12	1 7	11 5	11 14	15 15	1 15	4 2	14 13
4th ..	3 3	0 4	2 15	..	6 6	0 6	6 0	..	9 9	0 11	8 14	..	12 12	0 14	11 14	..	15 15	1 2	4 13	..
			10 0				20 0				30 0				40 0				50 0	
Five instalments--																				
1st instalment ..	2 10	1 10	1 0	9 0	5 4	3 5	1 15	18 1	7 14	4 15	15 1	27 1	10 8	6 9	3 15	36 1	13 2	8 3	4 15	15 1
2nd ..	2 10	0 9	2 1	6 15	5 4	1 2	4 2	13 15	7 14	1 11	0 3	20 14	10 8	2 4	8 4	27 13	13 2	2 15	0 5	14 12
3rd ..	2 10	0 7	2 3	4 12	5 4	0 14	4 6	9 9	7 14	1 5	5 9	14 5	10 8	1 12	8 12	19 1	13 2	2 3	0 15	23 13
4th ..	2 10	0 5	2 5	2 7	5 4	0 10	4 10	4 15	7 14	0 14	7 0	7 5	10 8	1 3	9 5	9 12	13 2	1 8	1 10	12 3
5th ..	2 10	0 2	2 7	..	5 4	0 5	4 15	..	7 14	0 9	7 5	..	10 8	0 12	9 12	..	13 2	0 15	13 3	..
			10 0				20 0				30 0				40 0				50 0	
Six instalments--																				
1st instalment ..	2 4	1 10	0 10	9 6	4 8	3 5	1 3	18 13	6 12	1 15	1 13	28 3	9 0	6 9	2 7	37 9	11 4	8 3	3 1	46 15
2nd ..	2 4	0 9	1 11	7 11	4 8	1 3	3 5	15 8	6 12	1 12	5 0	23 3	9 0	2 6	6 10	30 15	11 4	2 15	8 5	18 10
3rd ..	2 4	0 8	1 12	5 15	4 8	1 0	3 8	12 0	6 12	1 7	5 5	17 14	9 0	1 15	7 1	23 14	11 4	2 7	8 13	29 13
4th ..	2 4	0 6	1 14	4 1	4 8	0 12	3 12	8 4	6 12	1 2	5 10	1 2	9 0	1 8	9 0	16 0	11 4	1 14	9 6	20 7
5th ..	2 4	0 4	2 0	2 1	4 8	0 8	4 0	4 4	6 12	0 12	6 0	6 4	9 0	1 0	8 0	8 6	11 4	1 4	10 0	10 7
6th ..	2 4	0 3	2 1	..	4 8	0 4	4 4	..	6 12	0 8	6 4	..	9 0	0 10	8 6	..	11 4	0 13	10 7	..
			10 0				20 0				30 0				40 0				50 0	
Seven instalments--																				
1st instalment ..	2 0	1 10	0 6	9 10	3 15	3 5	0 10	19 6	5 15	4 15	1 0	29 0	7 15	6 9	1 6	38 10	9 14	8 3	1 13	48 5
2nd ..	2 0	0 10	1 6	8 4	3 15	1 3	2 12	16 10	5 15	1 13	4 2	24 14	7 15	2 7	5 8	33 2	9 14	3 0	6 14	41 7
3rd ..	2 0	0 8	1 8	6 12	3 15	1 1	2 14	13 12	5 15	1 9	4 6	2 0	7 15	2 1	5 14	27 4	9 14	2 9	7 5	34 2
4th ..	2 0	0 7	1 9	5 3	3 15	0 14	3 1	10 11	5 15	1 5	4 10	15 14	7 15	1 11	6 4	21 0	9 14	2 2	7 12	26 6
5th ..	2 0	0 5	1 11	3 8	3 15	0 11	3 4	7 7	5 15	1 0	4 15	10 15	7 15	1 5	6 10	14 6	9 14	1 10	8 4	8 2
6th ..	2 0	0 4	1 12	1 12	3 15	0 7	3 8	3 15	5 15	0 11	5 4	5 11	7 15	0 14	7 1	7 5	9 14	1 2	8 12	9 0
7th ..	2 0	0 4	1 12	..	3 15	..	5 15	..	3 15	0 4	5 11	..	7 15	0 10	7 5	..	9 14	0 8	9 6	..
			10 0				20 0				30 0				40 0				50 0	
Eight instalments--																				
1st instalment ..	1 12	1 10	0 2	9 14	3 9	3 5	0 4	19 12	5 5	4 15	0 6	29 10	7 2	6 9	0 9	39 7	8 14	8 3	0 11	49 3
2nd ..	1 12	0 10	1 2	8 12	3 9	1 4	2 5	17 7	5 5	1 14	3 7	26 3	7 2	2 7	4 11	34 12	8 14	3 1	5 13	43 8
3rd ..	1 12	0 9	1 3	7 9	3 9	1 1	2 8	14 15	5 5	1 10	3 11	22 8	7 2	2 3	4 15	29 13	8 14	2 12	6 2	37 6
4th ..	1 12	0 8	1 4	6 5	3 9	0 15	2 10	12 5	5 5	1 7	3 14	18 10	7 2	1 14	5 4	24 9	8 14	2 5	6 9	30 13
5th ..	1 12	0 6	1 6	4 15	3 9	0 12	2 13	9 8	5 5	1 3	4 2	14 8	7 2	1 9	5 9	19 0	8 14	1 15	6 15	23 14
6th ..	1 12	0 5	1 7	3 8	3 9	0 10	2 15	6 9	5 5	0 15	4 6	10 2	7 2	1 3	5 15	13 1	8 14	1 8	7 6	16 8
7th ..	1 12	0 4	1 8	2 0	3 9	0 7	3 2	3 7	5 5	0 10	4 11	5 7	7 2	0 13	6 5	6 12	8 14	1 0	7 14	8 10
8th ..	1 12	0 4	2 0	..	3 9	0 2	3 7	..	5 5	0 2	5 7	..	7 2	0 6	6 12	..	8 14	0 4	8 10	..
			10 0				20 0				30 0				40 0				50 0	
Nine instalments--																				
1st instalment ..	1 10	1 10	..	10 0	3 4	3 5	0 1	20 1	4 14	4 15	0 1	30 1	6 8	6 9	0 1	40 1	8 2	8 3	0 1	50 1
2nd ..	1 10	0 10	1 0	9 0	3 4	1 4	2 0	18 1	4 14	1 14	3 0	27 1	6 8	2 8	4 0	36 1	8 2	3 2	5 0	45 1
3rd ..	1 10	0 9	1 1	7 15	3 4	1 2	2 2	15 15	4 14	1 11	3 3	23 14	6 8	2 4	4 4	31 13	8 2	2 13	5 5	39 12
4th ..	1 10	0 8	1 2	6 13	3 4	1 0	2 4	13 11	4 14	1 8	3 6	20 8	6 8	2 0	4 8	27 5	8 2	2 8	5 10	34 12
5th ..	1 10	0 7	1 3	5 10	3 4	0 14	2 6	11 5	4 14	1 5	3 9	16 15	6 8	1 11	4 13	22 8	8 2	2 2	6 0	28 2

per cent. per annum and their distribution between interest and principal.
a-half years from the date of advance.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
69 13	9 13	60 0	..	81 8	11 8	70 0	..	93 2	13 2	80 0	..	104 13	14 13	90 0	..	116 7	16 7	100 0	..
		60 0				70 0				80 0				90 0				100 0	
36 0	9 13	26 3	33 13	42 0	11 8	30 8	39 8	48 0	13 2	34 14	45 2	54 0	14 13	39 3	50 13	60 0	16 7	43 9	56 7
36 0	2 3	33 13	..	42 0	2 8	39 8	..	48 0	2 14	45 2	..	54 0	8 3	60 13	..	60 0	3 9	56 7	..
		60 0				70 0				80 0				90 0				100 0	
24 12	9 13	14 15	45 1	28 14	11 8	17 6	52 10	33 0	13 2	19 14	60 2	37 2	14 13	22 5	67 11	41 2	16 7	24 11	75 5
24 12	2 13	21 15	23 2	28 14	3 5	25 9	27 1	33 0	3 12	29 4	30 14	37 2	4 4	32 14	34 13	41 2	4 11	36 7	38 14
24 12	1 10	23 2	..	28 14	1 13	27 1	..	33 0	2 2	30 14	..	37 2	2 5	34 13	..	41 2	2 4	38 14	..
		60 0				70 0				80 0				90 0				100 0	
19 2	9 13	9 5	50 11	22 5	11 8	10 13	39 3	25 8	13 2	12 6	67 10	28 11	14 13	13 14	76 2	31 12	16 7	15 5	84 11
19 2	3 3	15 15	34 12	22 5	3 11	8 10	10 9	25 8	4 4	21 4	46 6	28 11	4 12	23 15	52 3	31 12	5 5	26 7	58 4
19 2	2 3	16 15	17 13	22 5	2 9	9 12	20 13	25 8	2 14	22 10	23 12	28 11	3 4	25 7	26 12	31 12	3 10	28 2	30 2
19 2	1 5	17 13	..	22 5	1 8	10 13	..	25 8	1 12	23 12	..	23 11	1 15	26 12	..	31 12	1 10	30 2	..
		60 0				70 0				80 0				90 0				100 0	
15 12	9 13	5 15	54 1	18 6	11 8	6 14	33 2	21 0	13 2	7 14	72 2	23 10	14 13	8 13	81 3	26 3	16 7	9 12	90 4
15 12	3 6	12 6	41 11	8 6	3 15	4 7	18 11	21 0	4 8	16 8	55 10	23 10	5 1	18 9	62 10	26 3	5 10	20 9	69 11
15 12	2 10	13 2	28 9	8 6	3 1	5 5	13 6	21 0	3 8	17 8	38 2	23 10	3 15	19 11	42 15	26 3	4 6	21 13	47 14
15 12	1 13	13 15	14 10	8 6	2 1	6 5	17 1	21 0	2 6	18 0	19 8	23 10	2 11	20 15	22 0	26 3	3 0	23 3	24 11
15 12	1 2	14 10	..	8 6	1 5	7 1	..	21 0	1 8	19 8	..	23 10	1 10	22 0	..	26 3	1 8	24 11	..
		60 0				70 0				80 0				90 0				100 0	
13 8	9 13	3 11	50 8	15 12	1 8	4 4	35 12	8 0	3 2	4 14	73 2	20 4	14 13	5 7	84 9	22 8	16 7	6 1	93 15
13 8	3 8	10 0	46 5	15 12	4 2	11 10	4 2	8 0	4 11	13 5	61 13	20 4	5 5	14 15	69 10	22 8	5 14	16 10	75 5
13 8	2 14	10 10	35 11	15 12	3 6	2 6	11 12	8 0	3 14	14 2	47 11	20 4	4 6	15 14	53 12	22 8	4 13	17 11	59 10
13 8	2 4	11 4	34 7	15 12	2 10	13 2	28 10	8 0	3 0	15 0	32 11	20 4	3 6	16 14	30 14	22 8	3 12	18 12	40 14
13 8	1 8	12 0	12 7	15 12	1 13	13 15	14 11	18 0	2 1	15 15	16 12	20 4	2 5	17 15	18 15	22 8	2 9	19 15	20 15
13 8	1 1	12 7	..	15 12	1 1	14 11	..	18 0	1 4	16 12	..	20 4	1 5	18 15	..	22 8	1 9	20 15	..
		60 0				70 0				80 0				90 0				100 0	
11 14	9 13	2 1	57 15	13 13	11 8	2 5	67 11	15 13	13 2	2 11	77 5	17 12	14 13	2 15	37 1	19 13	16 7	3 6	96 10
11 14	3 10	8 4	49 11	13 13	4 4	9 9	58 2	15 13	4 13	11 0	68 5	17 12	5 7	12 5	74 12	19 13	6 1	13 12	82 14
11 14	3 2	8 12	40 15	13 13	3 10	10 3	47 15	15 13	4 2	11 11	54 10	17 12	4 11	13 1	61 11	19 13	5 3	14 10	68 4
11 14	2 9	9 5	31 10	13 13	3 0	10 13	37 2	15 13	3 7	12 6	42 4	17 12	3 14	13 14	47 13	19 13	4 4	15 9	62 11
11 14	2 0	9 14	21 12	13 13	2 5	11 8	25 10	15 13	2 10	13 3	29 1	17 12	3 0	14 12	33 1	19 13	3 5	16 8	36 3
11 14	1 6	10 8	11 4	13 13	1 10	12 3	13 7	15 13	1 13	14 0	15 1	17 12	2 1	15 11	17 6	19 13	2 4	17 9	18 10
11 14	0 10	11 4	..	13 13	0 6	13 7	..	15 13	0 12	15 1	..	17 12	0 6	17 6	..	19 13	1 3	18 10	..
		60 0				70 0				80 0				90 0				100 0	
10 11	9 13	0 14	59 2	12 7	11 8	0 15	69 1	14 4	13 2	1 2	78 14	16 0	14 13	1 3	89 13	17 13	16 7	1 6	98 10
10 11	3 11	7 0	52 2	12 7	4 5	8 2	60 15	14 4	4 15	9 5	69 0	16 0	5 9	10 7	78 6	17 13	6 3	11 10	87 0
10 11	3 4	7 7	44 11	12 7	3 13	8 10	52 5	14 4	4 6	9 14	59 11	16 0	4 14	11 2	67 4	17 13	5 7	12 6	74 10
10 11	2 13	7 14	38 13	12 7	3 4	9 3	43 2	14 4	3 12	10 8	49 3	16 0	4 3	11 13	55 7	17 13	4 11	13 2	61 8
10 11	2 5	8 6	28 7	12 7	2 11	9 12	33 6	14 4	3 1	11 3	38 0	16 0	3 7	12 9	42 14	17 13	3 13	14 0	47 8
10 11	1 12	8 15	19 8	12 7	2 1	10 6	23 0	14 4	2 6	11 14	28 2	16 0	2 11	13 5	29 9	17 13	3 0	14 13	32 11
10 11	1 4	9 7	10 1	12 7	1 7	11 0	12 0	14 4	1 10	12 10	13 8	16 0	1 14	14 2	15 7	17 13	2 1	15 12	16 15
10 11	0 10	10 1	..	12 7	0 7	12 0	..	14 4	0 12	13 8	..	16 0	0 9	15 7	..	17 13	0 14	16 15	..
		60 0				70 0				80 0				90 0				100 0	
9 12	9 13	-0 1	60 1	11 6	11 8	-0 2	70 2	13 0	13 2	-0 2	80 2	14 10	14 13	-0 3	90 3	16 5	16 7	-0 2	100 2
9 12	3 12	6 0	54 1	11 6	4 8	7 0	63 2	13 0	5 0	8 0	72 2	14 10	5 10	9 0	81 3	16 5	6 4	10 1	90 1
9 12	3 6	6 6	47 11	11 6	3 15	7 7	55 11	13 0	4 8	8 8	63 10	14 10	5 1	9 9	71 10	16 5	5 10	10 11	79 6
9 12	3 0	6 12	40 15	11 6	3 8	7 14	47 13	13 0	4 0	9 0	54 10	14 10	4 8	10 2	61 8	16 5	4 15	11 6	68 0
9 12	2 9	7 3	33 12	11 6	3 0	8 6	39 7	13 0	3 7	9 9	45 1	14 10	3 14	10 12	50 12	16 5	4 4	12 1	55 15
9 12	2 2	7 10	26 2	11 6	2 7	8 15	30 8	13 0	2 13	10 3	34 14	14 10	3 3	11 7	39 5	16 5	3 8	12 13	43 2
9 12	1 16	8 2	18 0	11 6	1 14	9 8	21 0	13 0	2 13	10 13	24 1	14 10	2 8	12 3	27 2	16 5	2 11	13 10	29 8
9 12	1 2	8 10	9 6	11 6	1 5	10 1	10 15	13 0	1 8	11 8	12 9	14 10	1 11	12 15	14 3	16 5	1 13	14 8	15 0
9 12	0 6	9 6	..	11 6	0 7	10 15	..	13 0	0 7	12 9	..	14 10	0 7	14 3	..	16 5	1 5	15 0	..
		60 0				70 0				80 0				90 0				100 0	
9 1	9 13	-0 12	60 12	10 9	11 8	-0 15	70 15	12 1	13 2	-1 1	81 1	13 9	14 13	-1 4	91 4	16 1	16 7	-1 6	101 6
9 1	3 13	5 4	55 8	10 9	4 7	6 2	64 13	12 1	5 1	7 0	74 1	13 9	5 11	7 14	83 6	15 1	6 5	8 12	92 10
9 1	3 8	5 0	49 15	10 9	4 1	6 8	58 5	12 1	4 10	7 7	66 10	13 9	5 3	8 6	75 0	15 1	5 13	9 4	83 6
9 1	3 2	5 15	44 0	10 9	3 10	6 15	51 6	12 1	4 3	7 14	58 12	13 9	4 11	8 14	66 2	15 1	5 3	9 14	73 8
9 1	2 12	6 5	37 11	10 9	3 3	7 6	44 0	12 1	3 11	8 6	50 7	13 9	4 2	9 7	50 11	15 1	4 9	10 8	63 0
9 1	2 6	6 11	31 0	10 9	2 12	7 13	36 3	12 1	3 2	8 15	41 7	13 9	3 9	10 0	48 11	15 1	3 15	11 2	51 14
9 1	1 16	7 2	23 14	10 9	2 4	8 5	27 14	12 1	2 9	9 8	31 15	13 9	2 15	10 10	38 1	15 1	3 4	11 13	40 1
9 1	1 8	7 9	16 5	10 9	1 12	8 13	19 1	12 1	2 0	10 1	21 14	13 9	2 4	11 5	24 12	15 1	2 8	12 9	27 8
9 1	1 0	8 1	8 4	10 9	1 3	9 6	9 11	12 1	1 6	10 11	11 3	13 9	1 9	12 0	12 12	15 1	1 1	13 6	14 2
9 1	0 13	8 4	..	10 9	0 14	9 11	..	12 1	0 14	11 3	..	13 9	0 13	12 12	..	15 1	0 15	14 2	..
		60 0				70 0				80 0				90 0				100 0	

No. 6.—Table of annual instalments of equated repayments of loans at 6½
Repayments to commence after two-and-

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Fifteen instalments—																				
1st instalment	1 2	1 10	0 8	10 8	2 5	3 5	-1 0	21 0	3 7	4 15	-1 3	31 8	4 0	6 9	-2 0	42 0	5 11	8 13	-2 3	32 8
2nd "	1 2	0 11	0 7	10 1	2 5	1 5	1 0	20 0	3 7	2 0	1 7	30 9	4 9	3 10	1 15	40 1	5 11	3 5	2 0	50 2
3rd "	1 2	0 10	0 8	9 9	2 5	1 4	1 1	18 15	3 7	1 14	1 9	28 8	4 9	2 8	2 1	38 0	5 11	3 2	2 0	47 9
4th "	1 2	0 10	0 8	9 1	2 5	1 3	1 2	17 13	3 7	1 12	1 11	26 13	4 9	2 6	2 3	35 12	5 11	3 0	2 11	44 14
5th "	1 2	0 9	0 9	8 8	2 5	1 2	1 3	16 10	3 7	1 11	1 12	25 1	4 9	2 4	2 5	33 8	5 11	2 13	2 14	42 0
6th "	1 2	0 9	0 9	7 15	2 5	1 1	1 4	15 6	3 7	1 9	1 14	23 3	4 9	2 2	2 7	31 1	5 11	2 10	3 1	38 15
7th "	1 2	0 8	0 10	7 5	2 5	0 15	1 6	14 0	3 7	1 7	2 0	21 3	4 9	1 15	2 10	28 7	5 11	2 7	3 4	35 11
8th "	1 2	0 7	0 11	6 10	2 5	0 14	1 7	12 9	3 7	1 5	2 2	19 1	4 9	1 12	2 13	25 10	5 11	2 4	3 7	32 4
9th "	1 2	0 7	0 11	5 15	2 5	0 13	1 8	11 1	3 7	1 3	2 4	16 13	4 9	1 10	2 15	22 11	5 11	2 0	3 11	28 9
10th "	1 2	0 6	0 12	5 3	2 5	0 11	1 10	9 7	3 7	1 1	2 6	14 7	4 9	1 7	3 2	19 9	5 11	1 13	3 14	24 11
11th "	1 2	0 5	0 13	4 6	2 5	0 9	1 12	7 11	3 7	0 14	2 9	11 14	4 9	1 4	3 2	16 4	5 11	1 9	4 2	20 9
12th "	1 2	0 4	0 14	3 8	2 5	0 8	1 13	5 14	3 7	0 12	2 11	9 3	4 9	1 0	3 9	12 11	5 11	1 5	4 6	16 3
13th "	1 2	0 4	0 14	2 10	2 5	0 6	1 15	3 15	3 7	0 9	2 14	6 5	4 9	0 13	3 12	8 15	5 11	1 0	4 11	11 8
14th "	1 2	0 3	0 15	1 11	2 5	0 4	2 1	1 14	3 7	0 6	3 1	3 4	4 9	0 9	4 0	4 15	5 11	0 11	5 0	6 8
15th "	1 2	0 9	1 11	..	2 5	0 7	1 14	..	3 7	0 3	3 4	..	4 9	0 6	4 15	..	5 11	0 13	6 8	..
			10 0				20 0				30 0				40 0				50 0	
Twenty instalments—																				
1st instalment	1 0	1 10	-0 10	10 10	1 15	3 5	-1 6	21 6	2 15	4 15	-2 0	32 0	3 14	6 9	-2 11	42 11	4 14	8 3	-3 5	53 5
2nd "	1 0	0 11	0 5	10 5	1 15	1 5	0 10	20 12	2 15	2 0	0 15	31 1	3 14	2 11	1 3	41 8	4 14	3 5	1 9	51 12
3rd "	1 0	0 10	0 6	9 15	1 15	1 5	0 10	20 2	2 15	1 15	1 0	30 1	3 14	2 9	1 5	40 3	4 14	3 4	1 10	50 2
4th "	1 0	0 10	0 6	9 9	1 15	1 4	0 11	19 7	2 15	1 14	1 1	29 0	3 14	2 8	1 6	38 13	4 14	3 2	1 12	48 6
5th "	1 0	0 10	0 6	9 3	1 15	1 3	0 12	18 11	2 15	1 13	1 2	27 14	3 14	2 7	1 7	37 6	4 14	3 0	1 14	48 8
6th "	1 0	0 9	0 7	8 12	1 15	1 3	0 12	17 15	2 15	1 12	1 3	26 11	3 14	2 5	1 9	35 13	4 14	2 15	1 15	44 9
7th "	1 0	0 9	0 7	8 5	1 15	1 2	0 13	17 2	2 15	1 11	1 4	25 7	3 14	2 4	1 10	34 3	4 14	2 13	2 1	42 8
8th "	1 0	0 8	0 8	7 13	1 15	1 1	0 14	16 4	2 15	1 9	1 6	24 1	3 14	2 2	1 12	32 7	4 14	2 10	2 4	40 4
9th "	1 0	0 8	0 8	7 5	1 15	1 0	0 15	15 8	2 15	1 8	1 7	22 10	3 14	2 0	1 14	30 9	4 14	2 8	2 0	37 14
10th "	1 0	0 7	0 9	6 12	1 15	0 15	1 0	14 5	2 15	1 7	1 8	21 2	3 14	1 15	1 15	28 10	4 14	2 6	2 8	35 6
11th "	1 0	0 7	0 9	6 2	1 15	0 14	1 1	13 4	2 15	1 5	1 10	19 8	3 14	1 13	2 1	26 0	4 14	2 3	2 11	32 11
12th "	1 0	0 6	0 10	5 3	1 15	0 13	1 2	12 2	2 15	1 4	1 11	17 13	3 14	1 11	2 3	24 6	4 14	2 1	2 13	29 14
13th "	1 0	0 6	0 10	4 15	1 15	0 12	1 3	10 15	2 15	1 2	1 13	16 0	3 14	1 8	2 0	22 0	4 14	1 14	3 0	26 14
14th "	1 0	0 5	0 11	4 4	1 15	0 11	1 4	9 11	2 15	1 0	1 15	14 1	3 14	1 6	2 8	19 8	4 14	1 11	3 3	23 11
15th "	1 0	0 4	0 12	3 8	1 15	0 10	1 5	8 6	2 15	0 14	2 1	12 0	3 14	1 4	2 10	16 14	4 14	1 8	3 0	20 5
16th "	1 0	0 4	0 12	2 12	1 15	0 8	1 7	6 15	2 15	0 12	3 3	9 13	3 14	1 1	2 13	14 1	4 14	1 4	3 10	18 11
17th "	1 0	0 3	0 13	1 15	1 15	0 7	1 8	5 7	2 15	0 10	3 5	7 8	3 14	0 14	3 0	11 1	4 14	1 1	3 13	12 14
18th "	1 0	0 2	0 14	1 1	1 15	0 5	1 10	3 13	2 15	0 8	3 7	5 1	4 14	0 11	3 3	7 14	4 14	0 13	4 1	8 13
19th "	1 0	0 1	0 15	0 2	1 15	0 4	1 11	2 2	2 15	0 5	3 10	2 7	3 14	0 8	3 6	4 8	4 14	0 9	4 5	4 8
20th "	1 0	0 14	0 2	..	1 15	0 3	2 2	..	2 15	0 8	2 7	..	3 14	1 0	4 8	..	4 14	0 6	4 8	..
			10 0				20 0				30 0				40 0				50 0	

No. 7.—Table of half-yearly instalments of equated repayments of loans at 6½
Repayments to commence after six

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Two instalments—																				
1st instalment	5 4	0 5	4 15	5 1	10 8	0 10	9 14	10 2	15 11	0 15	14 12	15 4	20 15	1 4	19 11	20 5	26 3	1 9	24 10	25 6
2nd "	5 4	0 3	5 1	..	10 8	0 6	10 2	..	15 11	0 7	15 4	..	20 15	0 10	20 5	..	26 3	0 13	25 6	..
			10 0				20 0				30 0				40 0				50 0	
Four instalments—																				
1st instalment	2 11	0 5	2 6	7 10	5 6	0 10	4 12	15 4	8 1	0 15	7 2	22 14	10 13	1 4	9 9	30 7	13 8	1 9	11 15	38 1
2nd "	2 11	0 4	2 7	8 3	5 6	0 8	4 14	10 6	8 1	0 11	7 6	15 8	10 13	0 15	9 14	20 9	13 8	1 3	12 5	26 12
3rd "	2 11	0 3	2 8	2 11	5 6	0 5	5 1	5 5	8 1	0 8	7 9	7 15	10 13	0 10	10 3	10 13	13 8	0 13	12 11	13 1
4th "	2 11	..	2 11	..	5 6	0 1	5 5	..	8 1	0 2	7 15	..	10 13	0 7	10 6	..	13 8	0 7	13 1	..
			10 0				20 0				30 0				40 0				50 0	
Six instalments—																				
1st instalment	1 14	0 5	1 9	8 7	3 11	0 10	3 1	16 15	5 9	0 15	4 10	25 6	7 7	1 4	6 3	33 13	9 5	1 9	7 12	42 4
2nd "	1 14	0 4	1 10	6 13	3 11	0 8	3 3	13 12	5 9	0 13	4 12	20 10	7 7	1 1	6 6	27 7	9 5	1 5	3 0	34 4
3rd "	1 14	0 3	1 11	5 2	3 11	0 7	3 4	10 8	5 9	0 10	4 15	15 11	7 7	0 14	6 9	20 14	9 5	1 1	8 4	26 0
4th "	1 14	0 3	1 11	3 7	3 11	0 5	3 6	7 2	5 9	0 8	5 1	10 10	7 7	0 10	6 13	14 6	9 5	0 13	8 8	17 8
5th "	1 14	0 2	1 12	1 11	3 11	0 2	3 8	3 10	5 9	0 5	5 4	5 6	7 7	0 7	7 0	7 1	9 5	0 9	8 12	8 12
6th "	1 14	0 3	1 11	..	3 11	0 1	..	..	5 9	0 3	..	..	7 7	0 6	7 1	..	9 5	0 9	8 12	..
			10 0				20 0				30 0				40 0				50 0	

per cent. per annum, and their distribution between interest and principal.
a-half years from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rwa.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
6 14	9 13	-2 15	62 15	8 0	11 8	-3 8	73 8	9 2	13 2	-4 0	84 0	10 5	14 13	-4 8	94 8	11 7	16 7	-5 0	105 0
6 14	3 13	2 15	60 0	8 0	4 9	3 7	70 1	9 2	5 4	3 14	80 2	10 5	5 14	4 7	90 1	11 7	6 9	4 14	100 2
6 14	3 12	3 2	58 14	8 0	4 0	3 10	68 7	9 2	5 0	4 2	78 0	10 5	5 10	4 11	85 6	11 7	6 4	5 3	94 15
6 14	3 9	3 5	53 9	8 0	4 2	3 14	62 9	9 2	4 12	4 6	71 10	10 5	5 5	5 0	80 6	11 7	5 15	5 8	89 7
6 14	3 6	3 8	50 1	8 0	3 15	4 1	58 8	9 2	4 8	4 10	67 0	10 5	5 0	5 5	75 1	11 7	5 9	5 14	83 9
6 14	3 2	3 12	45 5	8 0	3 11	4 5	54 3	9 2	4 3	4 15	62 1	10 5	4 11	5 10	69 7	11 7	5 4	6 3	77 6
6 14	2 14	4 0	42 0	8 0	3 6	4 10	49 9	9 2	3 14	5 4	56 13	10 5	4 5	6 0	63 7	11 7	4 13	6 10	70 12
6 14	2 10	4 4	38 1	8 0	3 2	4 14	44 11	9 2	3 9	5 9	51 4	10 5	3 15	5 6	57 1	11 7	4 7	7 0	63 12
6 14	2 6	4 8	33 9	8 0	2 13	5 3	39 8	9 2	3 3	5 15	45 5	10 5	3 9	6 12	50 5	11 7	4 0	7 7	56 5
6 14	2 2	4 12	28 13	8 0	2 8	5 8	34 0	9 2	2 13	6 5	39 0	10 5	3 2	7 3	43 2	11 7	3 8	7 15	48 6
6 14	1 13	5 1	23 12	8 0	2 2	5 14	28 2	3 2	2 7	6 11	32 5	10 5	2 11	7 10	35 8	11 7	3 0	8 7	39 15
6 14	1 8	5 6	18 6	8 0	1 12	6 4	21 14	9 2	2 0	7 2	25 3	10 5	2 4	8 1	27 7	11 7	2 8	8 15	31 0
6 14	1 2	5 12	12 10	8 0	1 6	6 10	15 4	9 2	1 9	7 9	17 10	10 5	1 1	8 10	18 13	11 7	1 15	9 8	21 8
6 14	0 13	6 1	6 9	8 0	0 15	7 1	8 3	9 2	1 2	8 0	9 10	10 5	1 3	9 2	9 11	11 7	1 5	10 2	11 6
6 14	0 5	6 9	..	8 0	-0 3	8 3	-0 3	..	-0 8	9 10	..	10 5	0 10	9 11	..	11 7	0 1	11 6	..
60 0				70 0				80 0				90 0				100 0			
6 14	9 13	-3 15	83 15	6 13	11 8	-4 11	74 11	7 13	13 2	-5 5	85 5	8 12	14 13	-6 1	96 1	9 12	16 7	-7 11	106 11
6 14	4 0	1 14	82 1	6 13	4 11	2 2	72 9	7 13	5 5	2 8	82 13	8 12	6 0	2 12	93 5	9 12	6 11	3 1	103 10
6 14	3 14	2 0	80 1	6 13	4 9	2 4	70 5	4 13	5 3	2 10	80 3	8 12	5 13	2 15	90 0	9 12	6 8	3 4	100 6
6 14	3 12	2 2	57 15	6 13	4 6	2 7	67 14	7 13	5 0	2 13	77 6	8 12	5 10	3 2	87 4	9 12	6 4	3 8	96 14
6 14	3 10	2 4	55 11	6 13	4 4	2 9	65 5	7 13	4 13	3 0	74 6	8 12	5 7	3 5	83 15	9 12	6 1	3 11	93 3
6 14	3 8	2 6	53 5	6 13	4 1	2 12	62 9	7 13	4 10	3 3	71 3	8 12	5 4	3 8	80 7	9 12	5 13	3 15	89 4
6 14	3 5	2 9	50 12	6 13	3 15	2 14	59 11	7 13	4 7	3 6	67 13	8 12	5 0	3 12	78 11	9 12	5 9	4 3	85 1
6 14	3 3	2 11	48 1	6 13	3 12	3 1	56 10	7 13	4 4	3 9	64 4	8 12	4 13	3 15	72 12	9 12	5 5	4 7	80 10
6 14	3 0	2 14	45 3	6 13	3 9	3 4	53 6	7 13	4 0	3 13	60 7	8 12	4 9	4 3	68 9	9 12	5 1	4 11	75 15
6 14	2 13	3 1	42 2	6 13	3 5	3 8	49 14	7 13	3 12	4 1	56 6	8 12	4 5	4 7	64 2	9 12	4 12	5 0	70 15
6 14	2 10	3 4	38 14	6 13	3 2	3 11	46 3	7 13	3 8	4 5	52 1	8 12	4 0	4 12	59 6	9 12	4 7	5 5	65 10
6 14	2 7	3 7	33 7	6 13	2 14	3 15	42 4	7 13	3 4	4 9	47 8	8 12	3 11	5 1	54 5	9 12	4 2	5 10	60 0
6 14	2 3	3 11	31 12	6 13	2 10	4 3	38 1	7 13	2 15	4 14	42 10	8 12	3 6	5 6	48 15	9 12	3 12	6 0	54 0
6 14	2 0	3 14	27 14	6 13	2 6	4 7	33 10	7 13	2 11	5 2	37 8	8 12	3 1	5 1	43 4	9 12	3 6	6 6	47 10
6 14	1 12	4 2	23 12	6 13	2 2	4 11	28 15	7 13	2 5	5 8	32 0	8 12	2 11	6 1	37 3	9 12	3 0	6 12	40 14
6 14	1 8	4 6	19 6	6 13	1 13	5 0	23 15	7 13	2 0	5 13	26 3	8 12	2 5	6 7	30 12	9 12	2 9	7 3	33 11
6 14	1 3	4 11	14 11	6 13	1 8	5 5	18 10	7 13	1 10	6 3	20 0	8 12	1 15	6 13	23 15	9 12	2 2	7 10	26 1
6 14	0 15	4 15	9 12	6 13	1 3	5 10	13 0	7 13	1 4	6 9	13 7	8 12	1 8	7 4	16 11	9 12	1 10	8 2	17 15
6 14	0 10	5 4	4 8	6 13	0 13	6 0	7 0	7 13	0 13	7 0	6 7	8 12	1 1	7 11	9 0	9 12	1 2	8 10	9 5
6 14	1 6	4 8	..	6 13	-0 3	7 0	..	7 13	1 4	6 7	..	8 12	-0 4	9 0	..	9 12	0 7	9 5	..
60 0				70 0				80 0				90 0				100 0			

per cent. per annum, and their distribution between interest and principal.
months from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
31 7	1 14	29 9	30 7	38 11	2 3	34 8	35 8	41 14	2 8	39 6	4 10	47 2	2 13	44 5	45 11	52 6	3 2	49 4	50 12
31 7	1 0	30 7	..	38 11	1 3	35 8	..	41 14	1 14	40 10	..	47 2	1 7	45 11	..	52 6	1 10	50 12	..
60 0				70 0				80 0				90 0				100 0			
16 3	1 14	14 5	45 11	18 15	2 3	16 12	53 4	21 10	2 8	10 2	60 14	24 5	2 13	21 8	68 8	27 0	3 2	23 14	76 2
16 3	1 7	14 12	30 15	18 15	1 11	17 4	36 0	21 10	1 14	19 12	41 2	24 5	2 2	22 3	46 5	27 0	2 6	24 10	61 8
16 3	0 15	15 4	15 11	18 15	1 2	17 13	18 3	21 10	1 8	20 5	20 13	24 5	1 7	22 14	23 7	27 0	1 10	25 6	26 2
16 3	0 8	15 11	..	18 15	0 12	18 3	..	21 10	0 13	20 13	..	24 5	0 14	23 7	..	27 0	0 14	26 2	..
60 0				70 0				80 0				90 0				100 0			
11 2	1 14	9 4	50 12	13 0	2 3	10 13	59 3	14 13	2 8	12 5	67 11	16 11	2 13	13 14	76 2	18 9	1 2	15 7	84 9
11 2	1 9	9 9	41 3	13 0	1 14	11 2	48 1	14 13	2 2	12 11	55 0	16 11	2 6	14 5	61 13	18 9	2 10	15 15	68 10
11 2	1 5	9 13	31 6	13 0	1 8	11 8	38 9	14 13	1 11	13 2	41 14	16 11	1 15	14 12	47 1	18 9	2 2	16 7	52 3
11 2	1 0	10 2	21 4	13 0	1 2	11 14	24 11	14 13	1 5	13 8	28 6	16 11	1 8	15 13	31 14	18 9	1 10	16 15	35 4
11 2	0 11	10 7	10 13	13 0	0 12	12 4	12 7	14 13	0 14	13 15	14 7	16 11	1 0	15 11	16 3	18 9	1 2	17 7	17 13
11 2	0 8	10 13	..	13 0	0 9	12 7	..	14 13	0 6	14 7	..	16 11	0 8	16 3	..	18 9	0 12	17 13	..
60 0				70 0				80 0				90 0				100 0			

No. 7—Table of annual instalments of equated repayments of loans at 6½

Repayments to commence after six

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment	Int. rest	Principal	Balance	Amount of instalment	Int. rest	Principal	Balance	Amount of instalment	Int. rest	Principal	Balance	Amount of instalment	Int. rest	Principal	Balance	Amount of instalment	Int. rest	Principal	Balance
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Eight instalments—																				
1st instalment ..	1 7	0 5	1 2	8 14	2 14	0 10	2 4	17 12	4 5	0 15	3 6	26 10	5 12	1 4	4 8	35 8	7 3	1 9	5 10	44 6
2nd ..	1 7	0 4	1 3	7 11	2 14	0 9	2 5	15 7	4 5	0 13	3 8	23 2	5 12	1 2	4 10	31 14	7 3	1 6	5 13	38 9
3rd ..	1 7	0 4	1 3	6 8	2 14	0 8	2 6	13 1	4 5	0 12	3 9	19 9	5 12	0 15	4 13	28 1	7 3	1 3	6 0	32 9
4th ..	1 7	0 3	1 4	5 4	2 14	0 7	2 7	10 10	4 5	0 10	3 11	15 14	5 12	0 13	4 15	21 2	7 3	1 0	6 3	26 6
5th ..	1 7	0 3	1 4	4 0	2 14	0 5	2 9	8 1	4 5	0 8	3 13	12 1	5 12	0 11	5 1	16 1	7 3	0 13	6 6	20 0
6th ..	1 7	0 2	1 5	2 11	2 14	0 4	2 10	5 7	4 5	0 6	3 15	8 2	5 12	0 8	5 4	10 12	7 3	0 10	6 9	13 7
7th ..	1 7	0 1	1 6	1 5	2 14	0 3	2 11	2 12	4 5	0 4	4 1	4 1	5 12	0 5	5 7	5 6	7 3	0 7	6 12	6 11
8th ..	1 7	0 2	1 5	..	2 14	0 2	2 12	..	4 5	0 4	4 1	..	5 12	0 6	5 6	..	7 3	0 8	6 11	..
			10 0				20 0				30 0				40 0				50 0	
Ten instalments—																				
1st instalment ..	1 3	0 5	0 14	9 2	2 6	0 10	1 12	18 4	3 9	0 15	2 10	27 6	4 12	1 4	3 8	36 8	5 15	1 9	4 6	45 10
2nd ..	1 3	0 5	0 14	8 4	2 6	0 9	1 13	16 7	3 9	0 14	2 11	24 11	4 12	1 2	3 10	32 14	5 15	1 7	4 8	41 2
3rd ..	1 3	0 4	0 15	7 5	2 6	0 8	1 14	14 9	3 9	0 12	2 13	21 14	4 12	1 0	3 12	29 2	5 15	1 5	4 10	36 8
4th ..	1 3	0 4	0 15	6 6	2 6	0 7	1 15	12 10	3 9	0 11	2 14	19 0	4 12	0 15	3 13	25 5	5 15	1 3	4 12	31 12
5th ..	1 3	0 3	0 16	5 6	2 6	0 6	2 0	10 10	3 9	0 10	2 15	18 1	4 12	0 13	3 15	21 6	5 15	1 0	4 15	26 13
6th ..	1 3	0 3	0 16	4 6	2 6	0 5	2 1	8 9	3 9	0 8	3 1	13 0	4 12	0 11	4 1	17 5	5 15	0 13	5 2	21 11
7th ..	1 3	0 2	1 1	3 5	2 6	0 4	2 2	6 7	3 9	0 7	3 2	9 14	4 12	0 9	4 3	13 2	5 15	0 11	5 4	16 7
8th ..	1 3	0 2	1 1	2 4	2 6	0 3	2 3	4 4	3 9	0 5	3 4	6 10	4 12	0 7	4 5	8 13	5 15	0 8	5 7	11 0
9th ..	1 3	0 1	1 2	1 2	2 6	0 2	2 4	2 0	3 9	0 3	3 6	3 4	4 12	0 4	4 8	4 5	5 15	0 6	5 9	5 7
10th ..	1 3	0 1	1 2	..	2 6	0 6	2 0	..	3 9	0 5	3 4	..	4 12	0 7	4 5	..	5 15	0 8	5 7	..
			10 0				20 0				30 0				40 0				50 0	
Twelve instalments—																				
1st instalment ..	1 1	0 5	0 12	9 4	2 1	0 10	1 7	18 9	3 1	0 15	2 2	27 14	4 1	1 4	2 13	37 3	5 1	1 9	3 8	46 8
2nd ..	1 1	0 5	0 12	8 8	2 1	0 9	1 8	17 1	3 1	0 14	2 3	25 11	4 1	1 3	2 14	34 5	5 1	1 7	3 10	42 14
3rd ..	1 1	0 4	0 13	7 11	2 1	0 8	1 9	15 9	3 1	0 13	2 4	23 7	4 1	1 1	3 0	31 5	5 1	1 5	3 12	39 2
4th ..	1 1	0 4	0 13	6 14	2 1	0 8	1 9	14 0	3 1	0 12	2 5	21 2	4 1	1 0	3 1	28 4	5 1	1 4	3 13	35 5
5th ..	1 1	0 3	0 14	5 6	2 1	0 7	1 10	12 6	3 1	0 11	2 6	18 12	4 1	0 14	3 3	25 1	5 1	1 2	3 15	31 6
6th ..	1 1	0 3	0 14	4 6	2 1	0 6	1 11	10 11	3 1	0 9	2 8	16 4	4 1	0 13	3 4	21 12	5 1	1 0	4 1	27 5
7th ..	1 1	0 3	0 14	3 4	2 1	0 5	1 12	8 15	3 1	0 8	2 9	13 11	4 1	0 11	4 6	18 7	5 1	0 14	4 3	23 2
8th ..	1 1	0 2	1 5	2 3	2 1	0 4	1 13	7 2	3 1	0 7	2 10	11 1	4 1	0 9	4 8	15 15	5 1	0 12	4 5	18 13
9th ..	1 1	0 2	1 5	1 2	2 1	0 4	1 13	5 5	3 1	0 6	2 11	8 6	4 1	0 7	3 10	11 5	5 1	0 9	4 8	14 5
10th ..	1 1	0 1	1 6	0 6	2 1	0 3	1 14	3 7	3 1	0 4	2 13	5 9	4 1	0 6	3 11	7 10	5 1	0 7	4 10	9 11
11th ..	1 1	0 1	1 6	..	2 1	0 2	1 15	1 8	3 1	0 3	2 14	2 11	4 1	0 4	3 13	3 13	5 1	0 5	4 12	4 15
12th ..	1 1	0 11	0 6	..	2 1	0 9	1 8	..	3 1	0 6	2 11	..	4 1	0 4	3 13	..	5 1	0 2	4 15	..
			10 0				20 0				30 0				40 0				50 0	
Fourteen instalments—																				
1st instalment ..	0 15	0 5	0 10	9 6	1 13	0 10	1 3	18 13	2 11	0 15	1 12	28 4	3 9	1 4	2 5	27 11	4 8	1 9	2 15	47 0
2nd ..	0 15	0 5	0 10	8 12	1 13	0 9	1 4	17 9	2 11	0 14	1 13	26 7	3 9	1 3	2 6	25 5	4 8	1 8	3 0	44 1
3rd ..	0 15	0 4	0 11	7 1	1 13	0 8	1 5	15 5	2 11	0 13	1 14	24 9	3 9	1 2	2 7	23 14	4 8	1 6	3 2	40 15
4th ..	0 15	0 4	0 11	6 0	1 13	0 8	1 5	13 0	2 11	0 12	1 15	22 10	3 9	1 0	2 9	20 5	4 8	1 4	3 4	37 11
5th ..	0 15	0 4	0 11	5 11	1 13	0 8	1 5	10 11	2 11	0 11	2 0	20 10	3 9	0 15	2 10	17 1	4 8	1 3	3 5	34 6
6th ..	0 15	0 3	0 12	4 15	1 13	0 7	1 6	12 5	2 11	0 10	2 1	18 9	3 9	0 14	2 11	15 0	4 8	1 1	3 7	31 15
7th ..	0 15	0 3	0 12	3 3	1 13	0 6	1 7	10 14	2 11	0 9	2 2	16 7	3 9	0 12	2 13	12 3	4 8	0 15	3 9	27 6
8th ..	0 15	0 3	0 12	2 4	1 13	0 5	1 8	9 6	2 11	0 8	2 3	14 4	3 9	0 11	2 14	10 5	4 8	0 14	3 10	23 12
9th ..	0 15	0 2	0 13	1 10	1 13	0 5	1 8	7 14	2 11	0 7	2 4	12 0	3 9	0 10	2 15	8 6	4 8	0 12	3 12	20 0
10th ..	0 15	0 2	0 13	0 1	1 13	0 4	1 9	6 5	2 11	0 6	2 5	9 11	3 9	0 8	3 1	6 5	4 8	0 10	3 14	16 2
11th ..	0 15	0 1	0 14	1 15	1 13	0 3	1 10	4 11	2 11	0 5	2 6	7 8	3 9	0 7	3 2	4 10	4 8	0 8	4 0	12 2
12th ..	0 15	0 1	0 14	1 1	1 13	0 2	1 11	3 0	2 11	0 4	2 7	4 14	3 9	0 5	3 4	3 15	4 8	0 6	4 2	8 0
13th ..	0 15	0 1	0 14	0 3	1 13	0 2	1 11	1 5	2 11	0 2	2 9	2 5	3 9	0 3	3 6	3 9	4 8	0 4	4 4	3 12
14th ..	0 15	0 12	0 3	..	1 13	0 8	1 5	..	2 11	0 6	2 8	..	3 9	..	3 9	..	4 8	0 12	3 12	..
			10 0				20 0				30 0				40 0				50 0	
Sixteen instalments—																				
1st instalment ..	0 13	0 5	0 8	9 8	1 10	0 10	1 0	19 0	2 7	0 15	1 8	28 8	3 4	1 4	2 0	38 0	4 0	1 9	2 7	47 9
2nd ..	0 13	0 5	0 8	8 0	1 10	0 10	1 0	18 0	2 7	0 14	1 9	26 15	3 4	1 3	2 1	35 15	4 0	1 8	2 8	45 1
3rd ..	0 13	0 4	0 9	7 7	1 10	0 9	1 1	16 15	2 7	0 13	1 10	25 5	3 4	1 2	2 2	33 13	4 0	1 6	2 10	42 7
4th ..	0 13	0 4	0 9	6 14	1 10	0 8	1 2	15 13	2 7	0 13	1 10	23 11	3 4	1 1	2 3	31 10	4 0	1 5	2 11	39 12
5th ..	0 13	0 4	0 9	5 5	1 10	0 8	1 2	14 11	2 7	0 12	1 11	22 0	3 4	1 0	2 4	29 6	4 0	1 4	2 12	37 0
6th ..	0 13	0 4	0 9	4 12	1 10	0 7	1 3	13 8	2 8	0 11	1 12	20 4	3 4	0 15	2 5	27 1	4 0	1 2	2 14	34 2
7th ..	0 13	0 3	0 10	3 2	1 10	0 7	1 3	12 5	2 7	0 10	1 13	18 7	3 4	0 14	2 6	24 11	4 0	1 1	2 15	31 3
8th ..	0 13	0 3	0 10	2 5	1 10	0 6	1 4	11 1	2 7	0 9	1 14	16 9	3 4	0 12	2 8	22 3	4 0	0 15	3 1	28 4
9th ..	0 13	0 3	0 10	1 14	1 10	0 6	1 4	9 13	2 7	0 8	1 15	14 10	3 4	0 11	2 9	20 10	4 0	0 14	3 2	25 0
10th ..	0 13	0 2	0 11	4 3	1 10	0 5	1 5	8 8	2 7	0 7	2 0	12 10	3 4	0 10	2 10	17 0	4 0	0 12	3 4	21 12
11th ..	0 13	0 2	0 11	3 8	1 10	0 4	1 6	7 2	2 7	0 6	2 1	10 9	3 4	0 8	2 12	14 4	4 0	0 11	3 5	18 7
12th ..	0 13	0 2	0 11	2 13	1 10	0 4	1 6	5 12	2 7	0 5	2 2	8 7	3 4	0 7	2 13	11 7	4 0	0 9	3 7	15 0
13th ..	0 13	0 2	0 11	2 2	1 10	0 3	1 7	4 5	2 7	0 4	2 3	6 4	3 4	0 6	2 14	8 9	4 0	0 7	3 9	11 7
14th ..	0 13	0 1	0 12	1 6	1 10	0 2	1 8	2 13	2 8	0 3	2 4	4 0	3 4	0 4	3 0	5 9	4 0	0 6	3 10	7 13

per cent. per annum, and their distribution between interest and principal.

months from the date of advance.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
8 10	1 14	6 12	53 4	10 0	2 3	7 13	62 3	11 7	2 8	8 15	71 1	12 14	2 13	10 1	79 15	15 5	3 2	11 3	88 13
8 10	1 11	6 15	6 5	10 0	1 15	8 1	54 2	11 7	2 4	9 3	61 14	12 14	2 8	10 6	69 9	14 5	2 12	11 9	77 4
8 10	1 7	7 3	39 2	10 0	1 11	8 5	45 18	11 7	1 15	9 8	52 6	12 14	2 3	11 11	58 14	14 8	2 7	11 14	65 6
8 10	1 4	7 6	11 12	10 0	1 7	8 9	37 4	11 7	1 10	9 13	42 9	12 14	1 13	11 1	47 13	14 5	2 1	12 4	53 2
8 10	1 0	7 10	4 2	10 0	1 3	8 13	28 7	11 7	1 5	10 2	32 7	12 14	1 8	11 6	36 7	14 5	1 11	12 10	40 8
8 10	0 12	7 14	16 4	10 0	0 14	9 2	19 5	11 7	1 0	10 7	22 0	12 14	1 2	11 12	24 11	14 5	1 4	13 1	27 7
8 10	0 8	8 2	8 2	10 0	0 10	9 6	9 15	11 7	0 11	10 12	11 4	12 14	0 12	12 2	12 9	14 5	0 14	13 7	14 0
8 10	0 8	8 2	...	10 0	0 1	9 15	...	11 7	0 3	11 4	...	12 14	0 5	12 9	...	14 5	9 8	14 0	...
		10 0				70 9				80 0				90 0				100 0	
7 2	1 14	5 4	54 12	8 4	2 3	6 1	63 15	9 7	2 8	6 15	73 1	10 10	2 13	7 13	82 3	11 13	3 2	8 11	91 5
7 2	1 11	5 7	49 8	8 4	2 0	6 4	57 11	9 7	2 5	7 2	65 15	10 10	2 9	8 1	74 2	11 13	2 14	8 15	82 6
7 2	1 9	5 9	42 12	8 4	1 13	6 7	51 4	9 7	2 1	7 6	58 9	10 10	2 5	8 5	65 13	11 13	2 9	9 4	73 2
7 2	1 6	5 12	38 0	8 4	1 10	6 10	44 10	9 7	1 13	7 10	50 15	10 10	2 1	8 9	57 4	11 13	2 5	9 8	63 10
7 2	1 3	5 15	32 1	8 4	1 6	6 14	37 12	9 7	1 9	7 14	43 1	10 10	1 13	8 13	48 7	11 13	2 0	9 13	53 13
7 2	1 0	6 2	25 15	8 4	1 3	7 1	30 11	9 7	1 6	8 1	35 0	10 10	1 8	9 2	39 5	11 13	1 11	10 2	43 11
7 2	0 13	6 5	19 10	8 4	0 15	7 5	23 6	9 7	1 1	8 6	26 10	10 10	1 4	9 6	29 15	11 13	1 6	10 7	33 4
7 2	0 10	6 8	13 2	8 4	0 12	7 8	15 14	9 7	0 13	8 10	18 0	10 10	0 15	9 11	20 4	11 13	1 1	10 12	22 8
7 2	0 7	6 11	6 7	8 4	0 8	7 12	8 2	9 7	0 9	8 14	9 2	10 10	0 10	10 0	10 4	11 13	0 11	11 2	11 6
7 2	0 11	6 7	...	8 4	0 2	8 2	...	9 7	0 5	9 2	...	10 10	0 6	10 4	...	11 13	0 7	11 6	...
		80 0				70 0				80 0				90 0				100 0	
6 1	1 14	4 3	55 13	7 2	2 3	4 15	65 1	8 2	2 8	5 10	74 6	9 2	2 13	6 5	83 11	10 2	3 2	7 0	93 0
6 1	1 12	4 5	51 8	7 2	2 1	5 1	60 0	8 2	2 5	5 13	68 9	9 2	2 10	6 8	77 3	10 2	2 14	7 4	85 12
6 1	1 10	4 7	47 1	7 2	1 14	5 4	54 12	8 2	2 2	6 0	62 9	9 2	2 7	6 11	70 8	10 2	2 11	7 7	78 5
6 1	1 7	4 10	42 7	7 2	1 13	5 5	49 7	8 2	1 15	6 3	56 6	9 2	2 3	6 15	63 9	10 2	2 7	7 11	70 10
6 1	1 5	4 12	37 11	7 2	1 9	5 9	42 14	8 2	1 12	6 6	50 0	9 2	2 0	7 2	56 7	10 2	2 3	7 15	62 11
6 1	1 3	4 14	32 13	7 2	1 6	5 12	35 2	8 2	1 9	6 9	43 7	9 2	1 12	7 6	49 1	10 2	1 15	8 3	54 8
6 1	1 0	5 1	27 7	7 2	1 3	5 15	32 3	8 2	1 6	6 12	36 11	9 2	1 9	7 9	41 8	10 2	1 11	8 7	40 1
6 1	0 14	5 3	22 9	7 2	1 0	6 2	26 1	8 2	1 2	7 0	29 11	9 2	1 5	7 13	33 11	10 2	1 7	8 11	37 6
6 1	0 11	5 6	17 3	7 2	0 13	6 5	19 12	8 2	0 15	7 3	22 8	9 2	1 1	8 1	25 10	10 2	1 3	8 15	28 7
6 1	0 8	5 9	11 10	7 2	0 10	6 8	13 4	8 2	0 11	7 7	15 1	9 2	0 13	8 5	17 5	10 2	0 14	9 4	19 3
6 1	0 5	5 11	5 15	7 2	0 7	6 11	6 9	8 2	0 8	7 10	7 7	9 2	0 9	8 9	8 12	10 2	0 10	9 8	9 11
6 1	0 2	5 15	...	7 2	0 9	6 9	...	8 2	0 11	7 7	...	9 2	0 6	8 12	...	10 2	0 7	9 11	...
		80 0				70 0				80 0				90 0				100 0	
5 6	1 14	3 8	56 8	6 4	2 3	4 1	65 15	7 2	2 8	4 10	75 6	8 1	2 13	5 4	84 12	8 15	3 2	5 13	94 3
5 6	1 12	3 10	52 14	6 4	2 1	4 3	61 12	7 2	2 6	4 12	70 10	8 1	2 10	5 7	79 5	8 15	2 15	6 0	88 3
5 6	1 10	3 12	49 2	6 4	1 15	4 5	57 7	7 2	2 3	4 15	65 11	8 1	2 8	5 9	73 12	8 15	2 12	6 3	82 0
5 6	1 7	3 13	45 5	6 4	1 13	4 7	53 0	7 2	2 1	5 1	60 10	8 1	2 5	5 12	68 0	8 15	2 9	6 6	75 10
5 6	1 5	3 15	41 6	6 4	1 10	4 10	48 6	7 2	1 14	5 4	55 6	8 1	2 2	5 15	62 1	8 15	2 6	6 9	69 1
5 6	1 3	3 17	37 2	6 4	1 8	4 12	43 10	7 2	1 12	5 6	50 0	8 1	1 15	6 2	55 15	8 15	2 3	6 12	62 5
5 6	1 1	4 3	33 2	6 4	1 6	4 14	38 12	7 2	1 9	5 9	44 7	8 1	1 12	6 5	49 10	8 15	1 18	7 0	55 5
5 6	0 14	4 8	28 13	6 4	1 3	5 1	33 11	7 2	1 6	5 12	38 11	8 1	1 9	6 8	43 2	8 15	1 12	7 3	48 2
5 6	0 12	4 10	24 5	6 4	0 14	5 6	28 8	7 2	1 3	5 15	32 12	8 1	1 6	6 11	36 7	8 15	1 8	7 7	40 11
5 6	0 10	4 12	19 11	6 4	0 12	5 8	23 2	7 2	1 0	6 2	26 10	8 1	1 2	6 15	29 8	8 15	1 4	7 11	33 0
5 6	0 7	4 15	14 15	6 4	0 9	5 11	17 10	7 2	0 18	6 5	20 5	8 1	0 15	7 2	22 6	8 15	1 1	7 14	25 2
5 6	0 5	4 17	10 0	6 4	0 6	5 14	11 15	7 2	0 10	6 8	18 13	8 1	0 11	7 6	15 0	8 15	0 18	8 2	17 0
5 6	0 3	4 19	6 4	6 4	0 3	5 16	6 1	7 2	0 7	6 11	7 2	8 1	0 8	7 9	7 7	8 15	0 9	8 6	8 10
5 6	0	4 15	...	6 4	0	5 14	...	7 2	...	7 2	...	8 1	0 10	7 7	...	8 15	0 5	8 10	...
		80 0				70 0				80 0				90 0				100 0	
4 13	1 14	2 15	57 1	5 10	2 3	3 7	66 9	6 7	2 8	3 15	76 1	7 4	2 13	4 7	86 9	8 1	2 2	5 15	95 1
4 13	1 13	3 0	54 1	5 10	2 1	3 9	63 0	6 7	2 6	4 1	72 0	7 4	2 11	4 9	81 0	8 1	3 0	5 1	90 0
4 13	1 11	3 2	50 15	5 10	1 15	3 11	59 5	6 7	2 4	4 3	67 13	7 4	2 9	4 11	76 5	8 1	2 13	5 4	84 12
4 13	1 9	3 4	47 11	5 10	1 14	3 12	55 9	6 7	2 2	4 5	63 8	7 4	2 6	4 14	71 7	8 1	2 10	5 7	79 5
4 13	1 8	3 5	44 6	5 10	1 12	3 14	51 11	6 7	2 0	4 7	59 1	7 4	2 4	5 0	66 7	8 1	2 8	5 9	73 12
4 13	1 6	3 7	40 15	5 10	1 10	4 0	47 11	6 7	1 14	4 9	54 8	7 4	2 1	5 3	61 4	8 1	2 5	5 12	6 8
4 13	1 4	3 9	37 6	5 10	1 8	4 2	43 9	6 7	1 11	4 12	40 12	7 4	1 15	5 5	56 15	8 1	2 2	5 15	62 1
4 13	1 2	3 11	34 11	5 10	1 6	4 4	39 11	6 7	1 9	4 14	36 14	7 4	1 12	5 8	50 7	8 1	1 15	6 2	55 15
4 13	1 1	3 12	31 16	5 10	1 4	4 6	35 16	6 7	1 6	5 1	33 13	7 4	1 9	5 11	44 12	8 1	1 12	6 5	49 10
4 13	0 15	3 14	28 1	5 10	1 1	4 9	31 1	6 7	1 4	5 3	30 10	7 4	1 6	5 14	38 14	8 1	1 9	6 8	43 2
4 13	0 13	4 2	22 1	5 10	0 15	4 11	27 1	6 7	1 1	5 6	27 4	7 4	1 3	6 1	32 13	8 1	1 1	6 16	36 7
4 13	0 11	4 4	17 15	5 10	0 13	4 13	23 1	6 7	0 15	5 8	23 12	7 4	1 0	6 4	26 9	8 1	1 2	6 15	29 9
4 13	0 9	4 6	13 11	5 10	0 10	5 0	18 1	6 7	0 12	5 11	18 1	7 4	0 13	6 7	20 2	8 1	0 15	7 2	22 6
4 13	0 7	4 8	9 6	5 10	0 8	5 2	12 1	6 7	0 9	5 14	12 3	7 4	0 10	6 10	13 8	8 1	0 11	7 6	15 0
4 13	0 5	4 10	5 1	5 10	0 5	5 4	7 1	6 7	0 6	5 17	6 2	7 4	0 7	6 13	6 11	8 1	0 8	7 9	7 7
4 13	...	4 13	...	5 10	0 3	5 7	...	6 7	0 6	6 2	...	7 4	0 9	6 11	...	8 1	0 10	7 7	...
		80 0				70 0				80 0				90 0				100 0	

No. 7—Table of half-yearly instalments of equated repayments of loans at 6½
Repayments to commence after six

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Eighteen instalments—																				
1st instalment ..	0 12	0 5	0 7	9 9	1 8	0 10	0 14	19 2	2 3	0 15	1 4	28 12	2 15	1 4	1 11	38 5	3 11	1 9	2 2	47 14
2nd ..	0 12	0 5	0 7	9 9	1 8	0 10	0 14	18 4	2 3	0 14	1 5	27 7	2 15	1 3	1 12	36 9	3 11	1 8	2 3	45 11
3rd ..	0 12	0 5	0 7	8 11	1 8	0 9	0 15	17 5	2 3	0 14	1 5	26 2	2 15	1 2	1 13	34 12	3 11	1 7	2 4	43 7
4th ..	0 12	0 4	0 8	8 3	1 8	0 9	0 15	16 6	2 3	0 13	1 6	24 12	2 15	1 1	1 14	32 14	3 11	1 6	2 5	41 2
5th ..	0 12	0 4	0 8	7 11	1 8	0 8	1 0	15 6	2 3	0 12	1 7	23 5	2 15	1 0	1 15	30 15	3 11	1 5	2 6	38 12
6th ..	0 12	0 4	0 8	7 3	1 8	0 8	1 0	14 6	2 3	0 12	1 7	21 14	2 15	0 15	2 0	28 16	3 11	1 3	2 8	36 4
7th ..	0 12	0 4	0 8	6 11	1 8	0 7	1 1	13 5	2 3	0 11	1 8	20 6	2 15	0 14	2 1	26 14	3 11	1 2	2 9	33 11
8th ..	0 12	0 3	0 9	6 2	1 8	0 7	1 1	12 4	2 3	0 10	1 9	18 13	2 15	0 13	2 2	24 12	3 11	1 1	2 10	31 1
9th ..	0 12	0 3	0 9	5 9	1 8	0 6	1 2	11 2	2 3	0 9	1 10	17 3	2 15	0 12	2 3	22 9	3 11	1 0	2 11	28 6
10th ..	0 12	0 3	0 9	5 0	1 8	0 6	1 2	10 0	2 3	0 9	1 10	15 9	2 15	0 11	2 4	20 5	3 11	0 14	2 13	25 9
11th ..	0 12	0 3	0 9	4 7	1 8	0 5	1 3	8 13	2 3	0 8	1 11	13 14	2 15	0 10	2 5	18 0	3 11	0 13	2 14	22 11
12th ..	0 12	0 2	0 10	3 13	1 8	0 4	1 4	7 9	2 3	0 7	1 12	12 2	2 15	0 9	2 6	15 10	3 11	0 11	3 0	19 11
13th ..	0 12	0 2	0 10	3 3	1 8	0 4	1 4	6 5	2 3	0 6	1 13	10 5	2 15	0 8	2 7	13 3	3 11	0 10	3 1	16 10
14th ..	0 12	0 2	0 10	2 9	1 8	0 3	1 5	5 0	2 3	0 5	1 14	8 7	2 15	0 7	2 8	10 11	3 11	0 8	3 3	13 7
15th ..	0 12	0 1	0 11	1 14	1 8	0 3	1 5	3 11	2 3	0 4	1 15	6 8	2 15	0 6	2 10	8 1	3 11	0 7	3 4	10 3
16th ..	0 12	0 1	0 11	1 3	1 8	0 2	1 6	2 5	2 3	0 3	2 0	4 8	2 15	0 4	2 11	5 6	3 11	0 5	3 6	6 13
17th ..	0 12	0 1	0 11	0 8	1 8	0 1	1 7	0 14	2 3	0 2	2 1	2 7	2 15	0 3	2 12	2 10	3 11	0 3	3 8	3 5
18th ..	0 12	0 4	0 8	..	1 8	0 10	0 14	..	2 3	0 4	2 7	..	2 15	0 5	2 10	..	3 11	0 6	3 5	..
Twenty instalments—				10 0			20 0				30 0				40 0				50 0	
1st instalment ..	0 11	0 5	0 6	9 10	1 6	0 10	0 12	19 4	2 1	0 15	1 2	28 14	2 12	1 4	1 8	38 8	3 7	1 9	1 14	48 2
2nd ..	0 11	0 5	0 6	9 4	1 6	0 10	0 12	18 8	2 1	0 14	1 3	27 11	2 12	1 3	1 9	36 15	3 7	1 8	1 15	46 3
3rd ..	0 11	0 5	0 6	8 14	1 6	0 9	0 13	17 11	2 1	0 14	1 3	26 8	2 12	1 2	1 10	35 5	3 7	1 7	2 0	44 3
4th ..	0 11	0 4	0 7	8 7	1 6	0 9	0 13	16 14	2 1	0 13	1 4	25 4	2 12	1 2	1 10	33 11	3 7	1 6	2 1	42 2
5th ..	0 11	0 4	0 7	8 0	1 6	0 8	0 14	16 0	2 1	0 13	1 4	24 0	2 12	1 1	1 11	32 0	3 7	1 5	2 2	40 0
6th ..	0 11	0 4	0 7	7 9	1 6	0 8	0 14	15 2	2 1	0 12	1 5	22 11	2 12	1 0	1 12	30 4	3 7	1 4	2 3	37 13
7th ..	0 11	0 4	0 7	7 2	1 6	0 8	0 14	14 4	2 1	0 11	1 6	21 5	2 12	0 15	1 13	28 7	3 7	1 3	2 4	35 6
8th ..	0 11	0 4	0 7	6 11	1 6	0 7	0 15	13 5	2 1	0 11	1 0	19 15	2 12	0 14	1 14	26 9	3 7	1 2	2 5	33 4
9th ..	0 11	0 3	0 8	6 3	1 6	0 7	0 15	12 6	2 1	0 10	1 7	18 8	2 12	0 13	1 15	24 10	3 7	1 1	2 6	30 14
10th ..	0 11	0 3	0 8	5 11	1 6	0 6	1 0	11 6	2 1	0 9	1 8	17 0	2 12	0 12	2 0	22 6	3 7	0 15	2 8	28 6
11th ..	0 11	0 3	0 8	5 3	1 6	0 6	1 0	10 6	2 1	0 9	1 8	15 8	2 12	0 11	2 1	20 0	3 7	0 14	2 9	25 13
12th ..	0 11	0 3	0 8	4 11	1 6	0 5	1 1	9 5	2 1	0 8	1 9	13 15	2 12	0 10	2 2	18 9	3 7	0 13	2 10	23 3
13th ..	0 11	0 2	0 9	4 2	1 6	0 5	1 1	8 4	2 1	0 7	1 10	12 5	2 12	0 9	2 3	16 7	3 7	0 12	2 11	20 8
14th ..	0 11	0 2	0 9	3 9	1 6	0 4	1 2	7 2	2 1	0 6	1 11	10 10	2 12	0 8	2 4	14 4	3 7	0 10	2 13	17 11
15th ..	0 11	0 2	0 9	3 0	1 6	0 4	1 2	6 0	2 1	0 5	1 12	8 14	2 12	0 7	2 5	11 10	3 7	0 9	2 14	14 18
16th ..	0 11	0 2	0 9	2 7	1 6	0 3	1 3	5 1	2 1	0 4	1 13	7 1	2 12	0 6	2 6	9 1	3 7	0 7	3 0	11 18
17th ..	0 11	0 1	0 10	1 13	1 6	0 2	1 4	3 9	2 1	0 4	1 13	5 4	2 12	0 5	2 7	6 5	3 7	0 6	3 1	8 12
18th ..	0 11	0 1	0 10	1 3	1 6	0 2	1 4	2 5	2 1	0 3	1 14	3 6	2 12	0 3	2 9	4 4	3 7	0 4	3 3	5 9
19th ..	0 11	0 1	0 10	0 9	1 6	0 1	1 5	1 0	2 1	0 2	1 15	1 7	2 12	0 2	2 10	1 11	3 7	4 3	3 4	2 5
20th ..	0 11	0 2	0 9	..	1 6	0 6	1 0	..	2 1	0 10	1 7	..	2 12	1 1	1 11	..	3 7	1 2	2 5	..

No. 8—Table of half-yearly instalments of equated repayments of loans at 6½
Repayments to commence after one

Details of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Two instalments—																				
1st instalment ..	5 6	0 10	4 12	5 4	10 12	1 4	9 8	10 8	16 3	1 14	14 5	15 11	21 9	2 8	10 1	20 15	26 15	3 2	23 13	26 3
2nd ..	5 6	0 2	5 4	..	10 13	0 4	10 8	..	16 3	0 8	15 11	..	21 9	0 10	20 15	..	26 15	0 12	26 8	..
Four instalments—				10 0			20 0				30 0				40 0				50 0	
1st instalment ..	2 13	0 10	2 3	7 13	5 9	1 4	4 5	15 11	8 5	1 14	6 7	23 9	11 2	2 8	8 10	31 6	13 14	3 2	10 12	39 4
2nd ..	2 13	0 4	2 9	5 4	5 9	0 8	5 1	10 10	8 5	0 12	7 9	16 0	11 2	1 0	10 2	21 4	13 14	1 4	12 10	26 10
3rd ..	2 13	0 3	2 10	2 10	5 9	0 5	5 4	5 6	8 5	0 8	7 13	8 2	11 2	0 11	10 7	10 13	13 14	0 13	13 1	13 9
4th ..	2 13	0 3	2 10	..	5 9	0 3	5 6	..	8 5	0 2	8 3	..	11 2	0 5	10 13	..	13 14	0 5	13 9	..
Ten instalments—				10 0			20 0				30 0				40 0				50 0	
1st instalment ..	1 3	0 10	0 9	9 7	2 7	1 4	1 3	18 12	3 10	1 14	1 12	28 4	4 14	2 8	2 6	37 10	6 1	3 2	2 15	47 1
2nd ..	1 3	0 5	0 14	8 9	2 7	0 9	1 14	16 15	3 10	0 14	2 12	35 8	4 14	1 3	3 11	33 15	6 1	1 8	4 9	42 6
3rd ..	1 3	0 4	0 15	7 10	2 7	0 8	1 15	15 0	3 10	0 13	2 13	32 11	4 14	1 1	3 13	30 2	6 1	1 5	4 12	37 12
4th ..	1 3	0 4	0 15	6 11	2 7	0 8	1 15	13 1	3 10	0 11	2 15	19 12	4 14	0 15	3 15	26 3	6 1	1 3	4 14	32 14
5th ..	1 3	0 3	1 0	5 11	2 7	0 7	2 0	11 1	3 10	0 10	3 0	16 12	4 14	0 13	4 1	22 2	6 1	1 0	5 1	27 13
6th ..	1 3	0 3	1 0	4 11	2 7	0 6	2 1	9 0	3 10	0 8	3 2	13 10	4 14	0 11	4 3	17 15	6 1	0 14	5 3	22 10
7th ..	1 3	0 2	1 1	3 10	2 7	0 5	2 2	6 14	3 10	0 7	3 3	10 7	4 14	0 9	4 5	13 10	6 1	0 14	5 3	17 7
8th ..	1 3	0 2	1 1	2 9	2 7	0 3	2 4	4 10	3 10	0 5	3 5	7 2	4 14	0 7	4 7	9 3	6 1	0 9	5 3	11 15
9th ..	1 3	0 1	1 3	1 7	2 7	0 2	2 5	2 5	3 10	0 4	3 6	3 14	4 14	0 5	4 9	4 10	6 1	0 6	5 11	6 4
10th ..	1 3	0 4	1 7	..	2 7	0 2	2 5	..	3 10	0 27	3 12	..	4 14	0 4	4 10	..	6 1	0 3	6 4	..

per cent. per annum, and their distribution between interest and principal.

months from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
4 7	1 14	2 9	57 7	5 3	2 3	3 0	67 0	5 14	2 8	3 6	76 10	6 10	2 1	3 13	86 3	7 6	3 2	4 4	95 12
4 7	1 13	2 10	54 13	5 3	2 2	3 1	63 15	5 14	2 6	3 8	73 2	6 10	2 11	3 15	82 4	7 6	3 0	4 6	91 6
4 7	1 11	2 12	52 1	5 3	2 0	3 3	60 12	5 14	2 5	3 9	69 9	6 10	2 9	4 1	78 3	7 6	2 14	4 8	86 14
4 7	1 10	2 13	49 4	5 3	1 14	3 5	57 7	5 14	2 3	3 11	66 14	6 10	2 7	4 3	74 0	7 6	2 11	4 11	82 3
4 7	1 9	2 14	46 6	5 3	1 13	3 6	54 1	5 14	2 1	3 13	62 1	6 10	2 5	4 5	69 11	7 6	2 9	4 13	77 6
4 7	1 7	3 0	43 6	5 3	1 11	3 8	50 9	5 14	1 15	3 15	58 2	6 10	2 3	4 7	65 4	7 6	2 7	4 15	72 7
4 7	1 6	3 1	40 5	5 3	1 9	3 10	46 15	5 14	1 13	4 1	54 1	6 10	2 1	4 9	60 11	7 6	2 4	5 2	67 5
4 7	1 4	3 3	37 2	5 3	1 7	3 12	43 3	5 14	1 11	4 3	49 14	6 10	1 14	4 12	55 15	7 6	2 2	5 4	62 1
4 7	1 3	3 4	33 14	5 3	1 6	3 13	39 6	5 14	1 9	4 5	45 9	6 10	1 12	4 14	51 1	7 6	1 15	5 7	56 10
4 7	1 1	3 6	30 8	5 3	1 4	3 15	35 7	5 14	1 7	4 7	41 2	6 10	1 10	5 0	46 1	7 6	1 12	5 10	51 0
4 7	0 15	3 8	27 0	5 3	1 2	4 1	31 6	4 14	1 5	4 9	36 9	6 10	17 7	5 3	40 14	7 6	1 9	5 13	45 3
4 7	0 13	3 10	23 6	5 3	1 0	4 3	27 3	5 14	1 2	4 12	31 13	6 10	1 4	5 6	35 8	7 6	11 7	5 15	39 4
4 7	0 12	3 11	19 11	5 3	0 14	4 5	22 14	5 14	1 0	4 14	26 15	6 10	1 2	5 8	30 0	7 6	1 4	6 2	33 2
4 7	0 10	3 13	15 14	5 3	0 11	4 8	18 6	5 14	0 13	5 1	21 14	6 10	0 15	5 11	24 5	7 6	1 1	6 5	28 12
4 7	0 8	3 15	11 15	5 3	0 9	4 10	13 12	5 14	0 11	5 3	16 11	6 10	0 12	5 14	18 7	7 6	0 13	6 9	20 4
4 7	0 6	4 1	7 14	5 3	0 7	4 12	9 0	5 14	0 8	5 5	11 5	6 10	0 9	6 1	12 6	7 6	0 10	6 12	13 8
4 7	0 4	4 3	3 11	5 3	0 5	4 14	4 2	5 14	0 6	5 8	5 13	6 10	0 6	6 4	6 2	7 6	0 7	6 15	6 9
4 7	0 12	3 11	...	5 3	2 1	4 2	...	5 14	0 1	5 13	...	6 10	0 8	6 2	...	7 6	0 13	6 9	...
60 0				70 0				80 0				90 0				100 0			
4 2	1 14	2 4	57 12	4 12	2 3	2 9	67 7	5 7	2 8	2 15	77 1	6 2	2 13	3 5	86 11	6 13	3 2	3 11	96 5
4 2	1 13	2 5	55 7	4 12	2 2	2 10	64 13	5 7	2 7	3 0	74 1	6 2	2 11	3 7	83 4	6 13	4 0	3 13	92 8
4 2	1 12	2 6	53 1	4 12	2 0	2 12	61 1	5 7	2 5	3 2	70 15	6 2	2 10	3 8	79 12	6 13	2 14	3 15	88 9
4 2	1 11	2 7	50 10	4 12	1 15	2 13	59 4	5 7	2 3	3 4	67 11	6 2	2 8	3 10	76 2	6 13	2 12	4 1	84 8
4 2	1 9	2 9	48 1	4 12	1 14	2 14	56 6	5 7	2 2	0 5	64 6	6 2	2 6	3 12	72 6	6 13	2 10	4 3	80 5
4 2	1 8	2 10	45 7	4 12	1 12	3 0	53 6	5 7	2 0	3 7	60 15	6 2	2 4	3 14	68 8	6 13	2 8	4 5	76 0
4 2	1 7	2 11	42 1	4 12	1 11	3 1	50 5	5 7	1 14	3 9	57 6	6 2	2 2	4 0	64 8	6 13	2 6	4 7	71 9
4 2	1 5	2 13	39 15	4 12	1 9	3 3	47 2	5 7	1 13	3 10	53 12	6 2	2 0	4 2	60 6	6 13	2 4	4 9	67 0
4 2	1 4	2 14	37 1	4 12	...	3 4	43 14	5 7	1 11	3 12	50 0	6 2	1 14	4 4	56 2	6 13	2 1	4 12	62 4
4 2	1 3	2 15	34 2	4 12	1 6	3 6	40 8	5 7	1 9	3 14	46 2	6 2	1 12	4 6	1 12	6 13	1 15	4 14	57 6
4 2	1 1	3 1	31 1	4 12	1 4	3 8	37 0	5 7	1 7	4 0	42 2	6 2	1 10	4 8	4 7	6 13	0 13	5 0	52 6
4 2	1 0	3 2	27 15	4 12	1 2	3 10	33 6	5 7	1 5	4 2	38 0	6 2	1 8	4 10	42 10	6 13	1 10	5 2	47 3
4 2	0 14	3 4	24 11	4 12	1 1	3 11	29 11	5 7	1 3	4 4	33 12	6 2	1 5	4 13	37 13	6 13	1 8	5 5	41 14
4 2	0 12	3 6	21 5	4 12	0 15	3 13	25 14	5 7	1 1	4 6	29 6	6 2	1 3	4 15	32 14	6 13	1 5	5 8	36 6
4 2	0 11	3 7	17 14	4 12	0 13	3 15	21 15	5 7	0 15	4 8	24 14	6 2	1 0	5 2	27 12	6 13	1 2	5 11	30 11
4 2	0 9	3 9	14 5	4 12	0 11	4 1	17 14	5 7	0 12	4 11	20 3	6 2	0 14	5 4	22 8	6 13	0 15	5 14	24 1
4 2	0 7	3 11	10 10	4 12	0 9	4 3	13 11	5 7	0 10	4 13	15 6	6 2	0 11	5 7	17 1	6 13	0 12	6 1	18 12
4 2	0 5	3 13	6 13	4 12	0 7	4 5	9 6	5 7	0 8	4 15	10 7	6 2	0 9	5 9	11 8	6 13	0 9	6 4	16 12
4 2	0 3	3 15	2 14	4 12	0 5	4 7	4 15	5 7	0 5	5 2	5 5	6 2	0 6	5 12	5 12	6 13	0 6	6 7	6 1
4 2	1 4	2 14	...	4 12	0 3	4 15	...	5 7	0 2	5 5	...	6 2	0 6	5 12	...	6 13	0 12	6 1	...
60 0				70 0				80 0				90 0				100 0			

per cent. per annum, and their distribution between interest and principal.

years from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance	Amount of instalment	Interest	Principal	Balance
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
32 6	3 12	28 10	31 6	38 12	4 6	34 9	35 10	43 2	5 0	38 2	41 14	48 9	5 10	42 15	47 1	53 15	6 4	47 11	52 5
32 6	1 0	31 6	...	38 12	1 2	35 10	...	43 2	1 4	41 14	...	48 9	1 8	47 1	...	53 15	1 10	52 5	...
60 0				70 0				80 0				90 0				100 0			
16 11	3 12	12 15	47 1	19 7	4 6	15 1	54 15	22 4	5 0	17 4	62 12	25 0	5 10	19 6	70 10	27 13	6 4	21 9	78 7
16 11	1 8	15 3	31 14	19 7	1 11	17 12	37 3	22 4	1 15	20 5	42 7	25 0	2 3	22 13	47 13	27 13	2 7	25 6	53 1
16 11	1 0	16 11	16 3	19 7	1 3	18 4	18 15	22 4	1 5	20 15	21 8	25 0	1 8	23 8	24 5	27 13	1 11	26 2	26 15
16 11	0 8	16 3	...	19 7	0 8	18 15	...	22 4	0 12	21 8	...	25 0	0 11	24 5	...	27 13	0 14	26 15	...
60 0				70 0				80 0				90 0				100 0			
7 5	3 12	3 9	56 7	8 8	4 6	4 2	65 14	9 12	5 0	4 12	75 4	10 15	5 10	5 5	84 11	12 3	6 4	5 15	94 1
7 5	1 12	5 9	60 14	8 8	2 1	6 7	59 7	9 12	2 6	7 6	67 14	10 15	2 10	5 5	70 6	12 3	2 15	9 4	84 13
7 5	1 9	5 12	45 2	8 8	1 14	6 10	52 13	9 12	2 2	7 10	60 4	10 15	2 6	5 9	67 13	12 3	2 10	9 9	75 4
7 5	1 7	5 14	39 4	8 8	1 10	6 14	45 15	9 12	1 1	7 14	52 6	10 15	2 2	8 13	59 0	12 3	2 6	9 13	65 7
7 5	1 4	6 1	33 3	8 8	1 7	7 1	38 14	9 12	1 10	8 2	44 4	10 15	1 13	9 2	49 14	12 3	2 1	10 2	55 5
7 5	1 1	6 4	26 15	8 8	1 3	7 5	31 9	9 12	1 6	8 6	35 14	10 15	1 9	9 6	40 8	12 3	1 12	10 7	44 14
7 5	0 13	6 8	20 7	8 8	1 0	7 8	24 1	9 12	1 2	8 10	27 4	10 15	1 4	9 11	30 13	12 3	1 6	10 13	34 1
7 5	0 10	6 11	13 12	8 8	0 12	7 12	16 5	9 12	0 14	8 14	18 6	10 15	0 15	10 0	12 3	12 3	1 1	11 2	22 15
7 5	0 7	6 14	6 14	8 8	0 8	8 0	8 5	9 12	0 9	9 3	9 3	10 15	0 10	10 5	10 8	12 3	0 12	11 7	11 8
7 5	0 7	6 14	...	8 8	0 3	8 5	...	9 12	0 9	9 3	...	10 15	0 7	10 8	...	12 3	0 11	11 8	...
60 0				70 0				80 0				90 0				100 0			

No. 8—Table of half-yearly instalments of equated repayments of loans at 6½
Repayments to commence after one

Detail of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
Twenty instalments—																				
1st instalment	0 11	0 10	0 1	9 15	1 6	1 4	0 2	19 14	2 2	1 14	0 4	29 12	2 13	2 8	0 5	39 11	3 8	3 2	0 6	49 10
2nd	0 11	0 5	0 8	9 9	1 6	0 10	0 12	18 2	2 2	0 15	1 3	28 9	2 13	1 4	1 9	38 2	3 8	1 9	1 15	47 11
3rd	0 11	0 5	0 8	9 3	1 6	0 10	0 12	18 6	2 2	0 14	1 4	27 5	2 13	1 3	1 10	38 8	3 8	1 8	2 0	45 11
4th	0 11	0 5	0 8	8 13	1 6	0 9	0 13	17 9	2 2	0 14	1 4	26 1	2 13	1 2	1 11	34 13	3 8	1 7	2 1	43 10
5th	0 11	0 4	0 7	8 6	1 6	0 9	0 13	16 12	2 2	0 13	1 5	24 12	2 13	1 1	1 12	33 1	3 8	1 6	2 2	41 8
6th	0 11	0 4	0 7	7 15	1 6	0 8	0 14	15 14	2 2	0 12	1 6	23 6	2 13	1 1	1 12	31 5	3 8	1 6	2 2	39 6
7th	0 11	0 4	0 7	7 8	1 6	0 8	0 14	15 0	2 2	0 12	1 6	22 0	2 13	1 0	1 13	19 8	3 8	1 5	2 3	37 3
8th	0 11	0 4	0 7	7 1	1 6	0 7	0 13	14 1	2 2	0 11	1 7	20 9	2 13	0 15	1 14	27 10	3 8	1 3	2 5	34 14
9th	0 11	0 4	0 7	6 10	1 6	0 7	0 15	13 2	2 2	0 10	1 8	19 1	2 13	0 14	1 15	25 11	3 8	1 1	2 7	32 7
10th	0 11	0 3	0 8	6 2	1 6	0 7	0 15	12 3	2 2	0 10	1 8	17 9	2 13	0 13	2 0	23 11	3 8	1 0	2 8	29 15
11th	0 11	0 3	0 8	5 10	1 6	0 6	1 0	11 3	2 2	0 9	1 9	16 0	2 13	0 12	2 1	21 10	3 8	0 15	2 9	27 6
12th	0 11	0 3	0 8	5 2	1 6	0 6	1 0	10 3	2 2	0 8	1 10	14 6	2 13	0 11	2 2	19 8	3 8	0 14	2 10	24 12
13th	0 11	0 3	0 8	4 10	1 6	0 5	1 1	9 2	2 2	0 7	1 11	12 11	2 13	0 10	2 3	17 5	3 8	0 12	2 12	22 0
14th	0 11	0 2	0 9	4 1	1 6	0 5	1 1	8 1	2 2	0 6	1 12	10 15	2 13	0 9	2 4	15 1	3 8	0 11	2 13	19 3
15th	0 11	0 2	0 9	3 8	1 6	0 4	1 2	6 15	2 2	0 5	1 13	9 2	2 13	0 8	2 5	12 12	3 8	0 10	2 14	16 5
16th	0 11	0 2	0 9	2 15	1 6	0 3	1 3	5 12	2 2	0 5	1 13	7 5	2 13	0 6	2 7	10 5	3 8	0 9	3 0	13 5
17th	0 11	0 1	0 10	2 5	1 6	0 3	1 3	4 9	2 2	0 4	1 14	5 7	2 13	0 5	2 8	7 13	3 8	0 7	3 1	10 4
18th	0 11	0 1	0 10	1 11	1 6	0 2	1 4	3 5	2 2	0 3	1 15	3 8	2 13	0 4	2 9	5 4	3 8	0 5	3 3	7 1
19th	0 11	0 0	0 11	1 0	1 6	0 2	1 4	2 1	2 2	0 2	2 0	1 8	2 13	0 3	2 10	2 10	3 8	0 4	3 4	3 13
20th	0 11	0 0	1 0	...	1 6	0 1	2 1	...	2 2	0 10	1 8	...	2 13	0 3	2 10	...	3 8	0 3	3 13	...
			10 0				20 0				30 0				40 0				50 0	

No. 9—Table of half-yearly instalments of equated repayments of loans at 6½
Repayments to commence after two

Detail of instalments	RUPEES 10				RUPEES 20				RUPEES 30				RUPEES 40				RUPEES 50			
	Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	
Two instalments—																				
1st instalment ..	8 12	1 5	4 7	5 9	11 7	2 9	8 14	11 2	17 3	3 14	13 5	16 11	22 15	5 2	17 13	22 3	28 11	6 7	22 4	
2nd ..	5 12	0 3		0 0	11 7	0 8		..	17 3	0 8	16 11	..	22 15	0 12	22 3	..	28 11	0 15	27 12	
			10 0				20 0				30 0				40 0				50 0	
Four instalments—																				
1st instalment ..	2 15	1 5	1 10	8 6	5 14	2 9	3 5	16 11	8 14	3 14	5 0	25 0	11 13	5 2	6 11	33 5	14 12	6 7	8 5	
2nd ..	2 15	0 4	2 11	5 11	5 14	0 8	5 6	11 5	8 14	0 13	8 1	16 15	11 13	1 1	10 12	22 9	14 12	1 5	13 7	
3rd ..	2 15	0 3	2 12	2 15	5 14	0 6	5 8	5 13	8 14	0 8	8 6	8 9	11 13	0 11	11 2	11 7	14 12	0 14	13 14	
4th ..	2 15	..	2 15	..	5 14	0 1	5 13	..	8 14	0 5	8 9	..	11 13	0 6	11 7	..	14 12	0 6	14 6	
			10 0				20 0				30 0				40 0				50 0	
Ten instalments—																				
1st instalment ..	1 5	1 5		10 0	2 9	2 9		20 0	3 14	3 14		30 0	5 3	5 2	0 1	39 15	6 7	6 7		
2nd ..	1 5	0 5	1 0	9 0	2 9	0 10	1 15	18 1	3 14	0 15	2 15	27 1	5 3	1 4	3 15	36 0	6 7	1 9	4 14	
3rd ..	1 5	0 5	1 0	8 0	2 9	0 9	2 0	16 1	3 14	0 14	3 0	24 1	5 3	1 2	4 1	31 15	6 7	1 7	5 0	
4th ..	1 5	0 4	1 1	6 15	2 9	0 8	2 1	14 0	3 14	0 12	3 2	0 15	5 3	1 0	4 3	27 12	6 7	1 4	5 3	
5th ..	1 5	0 3	1 2	5 13	2 9	0 7	2 2	11 14	3 14	0 10	3 4	17 11	5 3	0 14	4 5	23 7	6 7	1 1	5 6	
6th ..	1 5	0 3	1 2	4 11	2 9	0 6	2 3	9 11	3 14	0 9	3 5	14 6	5 3	0 12	4 7	9 0	6 7	0 15	5 8	
7th ..	1 5	0 2	1 3	3 8	2 9	0 5	2 4	7 7	3 14	0 7	3 7	10 15	5 3	0 10	4 9	14 7	6 7	0 12	5 11	
8th ..	1 5	0 2	1 3	2 5	2 9	0 4	2 5	5 2	3 14	0 5	3 9	7 6	5 3	0 7	4 12	9 11	6 7	0 9	5 14	
9th ..	1 5	0 1	1 4	1 1	2 9	0 3	2 6	2 12	3 14	0 4	3 10	3 12	5 3	0 5	4 14	4 13	6 7	0 6	1 6	
10th ..	1 5	0 4	1 1	..	2 9	0 3	2 12	..	3 14	0 2	3 12	..	5 3	0 6	4 13	..	6 7	..	6 7	
			10 0				20 0				30 0				40 0				50 0	
Twenty instalments—																				
1st instalment ..	0 12	1 7	-0 11	10 11	1 8	2 9	-1 7	21 1	2 4	3 14	-1 10	31 10	8 0	5 2	-2 2	42 2	3 12	6 7	-2 11	
2nd ..	0 12	0 5	0 7	10 4	1 8	0 11	0 13	20 4	2 4	1 0	1 4	30 6	8 0	1 5	1 11	40 7	3 12	1 10	2 2	
3rd ..	0 12	0 5	0 7	9 13	1 8	0 10	0 14	19 6	2 4	0 15	1 5	29 1	8 0	1 4	1 12	38 11	3 12	1 9	2 3	
4th ..	0 12	0 5	0 7	9 0	1 8	0 10	0 14	18 8	2 4	0 15	1 5	27 12	8 0	1 3	1 13	36 14	3 12	1 8	2 4	
5th ..	0 12	0 4	0 8	8 14	1 8	0 9	0 15	17 9	2 4	0 14	1 6	26 6	8 0	1 2	1 14	35 0	3 12	1 7	2 5	
6th ..	0 12	0 4	0 8	8 6	1 8	0 9	0 15	16 10	2 4	0 13	1 7	24 15	8 0	1 2	1 14	33 2	3 12	1 6	2 6	
7th ..	0 12	0 4	0 8	7 14	1 8	0 8	1 0	15 10	2 4	0 12	1 8	23 7	8 0	1 1	1 15	31 3	3 12	1 5	2 7	
8th ..	0 12	0 4	0 8	7 6	1 8	0 8	1 0	14 10	2 4	0 12	1 8	21 15	8 0	1 0	2 0	29 3	3 12	1 4	2 8	
9th ..	0 12	0 4	0 8	6 14	1 8	0 7	1 1	13 9	2 4	0 11	1 9	20 6	8 0	0 15	2 1	27 2	3 12	1 2	2 10	
10th ..	0 12	0 3	0 9	6 5	1 8	0 7	1 1	12 8	2 4	0 10	1 10	18 12	8 0	0 14	2 2	25 0	3 12	1 1	2 11	
11th ..	0 12	0 3	0 9	5 12	1 8	0 6	1 2	11 6	2 4	0 9	1 11	17 1	8 0	0 13	2 3	22 13	3 12	1 0	2 12	
12th ..	0 12	0 3	0 9	5 3	1 8	0 6	1 2	10 4	2 4	0 9	1 11	15 6	8 0	0 11	2 5	20 8	3 12	0 14	2 14	
13th ..	0 12	0 3	0 9	4 10	1 8	0 5	1 3	9 1	2 4	0 8	1 12	13 10	8 0	0 10	2 6	18 2	3 12	0 13	2 15	
14th ..	0 12	0 2	0 10	4 0	1 8	0 5	1 3	7 14	2 4	0 7	1 13	11 13	8 0	0 9	2 7	15 11	3 12	0 11	3 1	
15th ..	0 12	0 2	0 10	3 6	1 8	0 4	1 4	6 10	2 4	0 6	1 14	9 15	8 0	0 8	2 8	13 3	3 12	0 10	3 2	
16th ..	0 12	0 2	0 10	3 6	1 8	0 3	1 5	5 5	2 4	0 5	1 15	8 0	8 0	0 7	2 9	10 10	3 12	0 8	3 4	
17th ..	0 12	0 1	0 11	2 1	1 8	0 3	1 5	4 0	2 4	0 4	2 0	6 0	8 0	0 5	2 11	7 15	3 12	0 7	5 5	
18th ..	0 12	0 1	0 11	1 6	1 8	0 2	1 6	2 10	2 4	0 3	2 1	3 15	8 0	0 4	2 12	5 2	3 12	0 5	5 7	
19th ..	0 12	0 1	0 11	0 11	1 8	0 1	1 7	1 3	2 4	0 2	2 2	1 13	8 0	0 3	2 13	2 6	3 12	0 3	3 9	
20th ..	0 12	0 1	0 11	..	1 8	0 5	1 3	..	2 4	0 7	1 15	..	8 0	0 10	2 6	..	3 12	0 14	2 14	
			10 0				20 0				30 0				40 0				50 0	

per cent. per annum, and their distribution between interest and principal.
year from the date of advance—contd.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
3	3 12	0 7	59 9	4 14	4 6	0 8	69 8	5 10	5 0	0 10	79 6	6 8	5 10	0 11	89 5	7 0	6 4	0 12	99 4
4	3 14	2 5	57 4	4 14	2 3	2 11	66 13	5 10	2 8	3 2	76 4	6 5	2 13	3 8	85 13	7 0	3 1	3 15	95 5
5	3 13	2 6	54 14	4 14	2 1	2 13	64 0	5 10	2 6	3 4	73 0	6 5	2 11	3 10	82 8	7 0	2 15	4 1	91 4
6	3 11	2 8	52 6	4 14	2 0	2 14	61 2	5 10	2 5	3 5	69 11	6 5	2 9	3 12	78 7	7 0	2 14	4 2	87 2
7	3 10	2 9	49 13	4 14	1 15	2 15	58 3	5 10	2 3	3 7	66 4	6 5	2 7	3 14	74 9	7 0	2 12	4 4	82 14
8	3 9	2 10	47 3	4 14	1 13	3 1	55 2	5 10	2 1	3 9	62 11	6 5	2 5	4 0	70 9	7 0	2 9	4 7	78 7
9	3 8	2 11	44 8	4 14	1 12	3 2	52 0	5 10	1 15	3 11	59 0	6 5	2 3	4 2	66 7	7 0	2 7	4 9	73 14
10	3 6	2 13	41 11	4 14	1 10	3 4	48 12	5 10	1 13	3 13	55 3	6 5	2 1	4 4	62 3	7 0	2 5	4 11	69 3
11	3 5	2 14	38 13	4 14	1 8	3 6	45 6	5 10	1 12	3 14	51 5	6 5	1 15	4 6	57 13	7 0	2 3	4 13	64 6
12	3 3	3 0	35 13	4 14	1 7	3 7	41 15	5 10	1 10	4 0	47 5	6 5	1 13	4 8	53 5	7 0	2 0	5 0	59 6
13	3 2	3 1	32 12	4 14	1 5	3 9	38 6	5 10	1 8	4 2	43 8	6 5	1 11	4 10	48 11	7 0	1 14	5 2	54 4
14	3 1	3 3	29 9	4 14	1 3	3 11	34 11	5 10	1 6	4 4	38 15	6 5	1 8	4 13	43 14	7 0	1 11	5 5	48 15
15	0 15	3 4	26 5	4 14	1 1	3 13	30 14	5 10	1 3	4 7	34 8	6 5	1 6	4 15	38 15	7 0	1 8	5 8	43 7
16	0 13	3 6	22 15	4 14	0 15	3 15	26 15	5 10	1 1	4 9	29 15	6 5	1 3	5 2	33 13	7 0	1 6	5 10	37 13
17	0 11	3 8	19 7	4 14	0 13	4 1	22 14	5 10	0 15	4 11	25 4	6 3	1 1	5 4	28 9	7 0	1 3	5 13	32 0
18	0 10	3 9	15 14	4 14	0 11	4 3	18 11	5 10	0 13	4 13	20 7	6 3	0 14	5 7	23 2	7 0	1 0	6 0	26 0
19	0 8	3 11	12 3	4 14	0 9	4 5	14 6	5 10	0 10	5 0	15 7	6 3	0 12	5 9	17 9	7 0	0 13	6 3	19 13
20	0 6	3 13	8 6	4 14	0 7	4 7	9 15	5 10	0 8	5 2	10 5	6 3	0 9	5 12	11 13	7 0	0 10	6 6	13 7
21	0 4	3 15	4 7	4 14	0 5	4 9	5 6	5 10	0 5	5 5	5 0	6 3	0 6	5 15	5 14	7 0	0 7	6 9	6 14
22	0 4	4 7	...	4 14	0 8	5 6	...	5 10	0 10	5 0	...	6 5	0 7	5 14	...	7 0	0 2	6 14	...
	60 0				70 0				80 0				90 0				100 0		

per cent. per annum, and their distribution between interest and principal.
years from the date of advance.

RUPEES 60				RUPEES 70				RUPEES 80				RUPEES 90				RUPEES 100			
Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment				Amount of instalment			
Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
34 6	7 12	26 10	33 6	40 2	9 0	31 2	38 14	45 14	10 5	35 9	44 7	51 9	11 10	30 15	50 1	57 5	12 14	44 7	55 9
34 6	1 0	33 6	...	40 2	1 4	38 14	...	45 14	1 7	44 7	...	51 9	1 8	50 1	...	57 5	1 12	55 9	...
	60 0				70 0				80 0				90 0				100 0		
17 11	7 12	9 15	50 1	20 10	9 0	11 10	58 6	23 10	10 5	13 5	66 11	26 9	11 10	14 15	75 1	29 8	12 14	10 10	83 6
17 11	1 9	16 2	33 15	20 10	1 13	18 13	39 9	23 10	2 1	21 9	45 2	26 9	2 6	24 3	50 14	29 8	2 10	26 14	56 8
17 11	1 1	15 10	17 8	20 10	1 4	19 6	20 3	23 10	1 7	22 3	22 15	26 9	1 9	25 0	25 14	29 8	1 12	27 12	28 12
17 11	0 6	17 5	...	20 10	0 7	20 3	...	23 10	0 11	22 15	...	26 9	0 11	25 14	...	29 8	0 12	28 12	...
	60 0				70 0				80 0				90 0				100 0		
7 12	7 12	...	60 0	0 1	9 2	0 7	70 1	10 5	10 5	...	80 0	11 10	11 10	...	90 0	12 15	12 14	0 1	99 15
7 12	1 14	5 14	54 2	0 1	2 3	6 14	63 3	10 5	2 8	7 13	72 3	11 10	2 13	8 13	81 3	12 15	3 2	9 13	90 2
7 12	1 11	6 1	48 1	0 1	2 0	7 1	58 2	10 5	2 4	8 1	64 2	11 10	2 9	9 1	72 2	12 15	2 13	10 2	80 0
7 12	1 8	6 4	41 13	0 1	1 12	7 5	48 13	10 5	2 0	8 5	55 13	11 10	2 4	9 6	62 12	12 15	2 8	10 7	69 9
7 12	1 5	6 7	35 6	0 1	1 8	7 9	41 4	10 5	1 12	8 9	47 4	11 10	1 15	0 11	53 1	12 15	2 3	10 12	58 13
7 12	1 2	6 10	28 12	0 1	1 5	7 12	33 8	10 5	1 8	8 13	38 7	11 10	1 11	9 15	43 2	12 15	1 13	11 2	47 11
7 12	0 14	6 14	21 14	0 1	1 1	8 0	25 8	10 5	1 3	9 2	29 5	11 10	1 6	10 4	32 14	12 15	1 8	11 7	36 4
7 12	0 11	7 1	14 13	0 1	0 13	8 1	17 4	10 5	0 15	9 6	19 15	11 10	1 0	10 10	22 4	12 15	1 2	11 13	24 7
7 12	0 7	7 5	7 8	0 1	0 9	8 8	8 12	10 5	0 10	9 11	10 4	11 10	0 11	10 15	11 5	12 15	0 12	11 3	12 4
7 12	0 4	7 8	...	0 1	0 5	8 12	...	10 5	0 1	10 4	...	11 10	0 5	...	...	12 15	0 11	12 4	...
	60 0				70 0				80 0				90 0				100 0		
4 7	7 12	3 5	63 5	5 3	0 0	3 13	73 13	5 15	10 5	4 6	84 6	6 11	11 10	4 15	94 15	7 7	12 14	3 7	105 7
4 7	2 0	2 7	60 14	5 3	2 5	2 14	70 15	5 15	2 10	3 5	81 1	6 11	2 15	3 12	91 3	7 7	3 5	4 2	101 5
4 7	1 14	2 9	58 5	5 3	2 3	3 0	67 15	5 15	2 9	3 6	77 11	6 11	2 14	3 13	87 6	7 7	3 3	4 4	97 1
4 7	1 13	2 10	55 11	5 3	2 2	3 1	64 14	5 15	2 7	3 8	74 3	6 11	2 12	3 15	83 7	7 7	3 1	4 6	92 11
4 7	1 12	2 11	53 0	5 3	2 0	3 3	61 11	5 15	2 5	3 10	70 9	6 11	2 10	4 1	79 6	7 7	2 14	4 0	88 2
4 7	1 10	2 13	50 3	5 3	1 15	3 4	58 7	5 15	2 3	3 12	66 13	6 11	2 8	4 3	75 3	7 7	2 12	4 11	83 7
4 7	1 9	2 14	47 5	5 3	1 13	3 6	55 1	5 15	2 1	3 14	62 15	6 11	2 6	4 5	70 14	7 7	2 10	4 13	78 10
4 7	1 8	2 15	44 6	5 3	1 12	3 7	51 10	5 15	1 15	4 0	58 15	6 11	2 3	4 8	66 6	7 7	2 7	5 0	73 10
4 7	1 6	3 1	41 8	5 3	1 10	3 9	48 1	5 15	1 13	4 2	54 13	6 11	2 1	4 10	61 12	7 7	2 5	5 2	68 8
4 7	1 5	3 2	38 3	5 3	1 8	3 11	44 6	5 15	1 11	4 4	50 9	6 11	1 15	4 12	57 0	7 7	2 2	5 5	63 3
4 7	1 3	3 4	34 15	5 3	1 6	3 13	40 9	5 15	1 9	4 6	46 3	6 11	1 13	4 14	52 2	7 7	2 0	5 7	57 12
4 7	1 1	3 6	31 9	5 3	1 4	3 15	36 10	5 15	1 7	4 8	41 11	6 11	1 10	5 1	47 1	7 7	1 13	5 10	52 2
4 7	1 0	3 7	28 2	5 3	1 2	4 1	32 9	5 15	1 5	4 10	37 1	6 11	1 8	5 3	41 14	7 7	1 10	5 13	46 5
4 7	0 14	3 9	24 9	5 3	1 0	4 3	28 6	5 15	1 3	4 12	32 8	6 11	1 5	5 6	36 8	7 7	1 7	6 0	40 5
4 7	0 12	3 11	20 14	5 3	0 14	4 5	24 1	5 15	1 0	4 15	27 6	6 11	1 2	5 9	30 15	7 7	1 4	6 3	34 2
4 7	0 10	3 13	17 1	5 3	0 12	4 7	19 10	5 15	0 14	5 1	22 5	6 11	0 15	5 12	25 3	7 7	1 1	6 6	27 12
4 7	0 9	3 14	13 3	5 3	0 10	4 9	15 1	5 15	0 11	5 4	17 1	6 11	0 13	5 14	19 5	7 7	0 14	6 9	21 3
4 7	0 7	4 0	9 3	5 3	0 8	4 11	10 6	5 15	0 9	5 6	11 11	6 11	0 10	6 1	13 4	7 7	0 11	6 12	14 7
4 0	0 5	4 2	5 1	5 3	0 5	4 14	5 8	5 15	0 0	5 9	6 2	6 11	0 7	6 4	7 0	7 7	0 7	7 0	7 7
4 0	0 10	5 1	...	5 3	0 3	5 8	...	5 15	0 3	0 2	...	6 11	0 5	7 0	...	7 7	...	7 7	...
	60 0				70 0				80 0				90 0				100 0		

READY RECKONER

Calculating interest at $6\frac{1}{2}$ per cent per annum on all sums in even rupees from Rs. 1/- to Rs. 100/- and even hundreds from Rs. 200 to Rs. 2,000 for any number of months from 1 to 12.

Principal Rs.	months Rs. A. P. 1	months Rs. A. P. 2	months Rs. A. P. 3	months Rs. A. P. 4	months Rs. A. P. 5	months Rs. A. P. 6	months Rs. A. P. 7	months Rs. A. P. 8	months Rs. A. P. 9	months Rs. A. P. 10	months Rs. A. P. 11	months Rs. A. P. 12
1	0 0 1	0 0 2	0 0 3	0 0 4	0 0 5	0 0 6	0 0 7	0 0 8	0 0 9	0 0 10	0 0 11	0 1 0
2	0 0 2	0 0 4	0 0 6	0 0 8	0 0 10	0 1 0	0 1 2	0 1 4	0 1 6	0 1 8	0 1 10	0 2 0
3	0 0 3	0 0 6	0 0 9	0 1 0	0 1 3	0 1 6	0 1 9	0 2 0	0 2 3	0 2 6	0 2 9	0 3 0
4	0 0 4	0 0 8	0 1 0	0 1 4	0 1 8	0 2 0	0 2 4	0 2 8	0 3 0	0 3 4	0 3 8	0 4 0
5	0 0 5	0 0 10	0 1 3	0 1 8	0 2 1	0 2 6	0 2 11	0 3 4	0 3 9	0 4 2	0 4 7	0 5 0
6	0 0 6	0 1 0	0 1 6	0 2 0	0 2 6	0 3 0	0 3 6	0 4 0	0 4 6	0 5 0	0 5 6	0 6 0
7	0 0 7	0 1 2	0 1 9	0 2 4	0 2 11	0 3 6	0 4 1	0 4 8	0 5 3	0 5 10	0 6 5	0 7 0
8	0 0 8	0 1 4	0 2 0	0 2 8	0 3 4	0 4 0	0 4 8	0 5 4	0 6 0	0 6 8	0 7 4	0 8 0
9	0 0 9	0 1 6	0 2 3	0 3 0	0 3 9	0 4 6	0 5 3	0 6 0	0 6 9	0 7 6	0 8 3	0 9 0
10	0 0 10	0 1 8	0 2 6	0 3 4	0 4 2	0 5 0	0 5 10	0 6 8	0 7 6	0 8 4	0 9 2	0 10 0
11	0 0 11	0 1 10	0 2 9	0 3 8	0 4 7	0 5 6	0 6 5	0 7 4	0 8 3	0 9 2	0 10 1	0 11 0
12	0 1 0	0 2 0	0 3 0	0 4 0	0 5 0	0 6 0	0 7 0	0 8 0	0 9 0	0 10 0	0 11 0	0 12 0
13	0 1 1	0 2 2	0 3 3	0 4 4	0 5 5	0 6 6	0 7 7	0 8 8	0 9 9	0 10 10	0 11 11	0 12 0
14	0 1 2	0 2 4	0 3 6	0 4 8	0 5 10	0 6 12	0 7 14	0 8 16	0 9 18	0 10 20	0 11 22	0 12 0
15	0 1 3	0 2 6	0 3 9	0 5 0	0 6 3	0 7 6	0 8 9	0 10 0	0 11 3	0 12 6	0 13 9	0 15 0
16	0 1 4	0 2 8	0 4 0	0 5 4	0 6 8	0 8 0	0 9 4	0 10 8	0 12 0	0 13 4	0 14 8	1 0 0
17	0 1 5	0 2 10	0 4 3	0 5 8	0 7 1	0 8 6	0 9 11	0 11 4	0 12 9	0 14 2	0 15 7	1 1 0
18	0 1 6	0 3 0	0 4 6	0 6 0	0 7 6	0 9 0	0 10 6	0 12 0	0 13 6	0 15 0	1 0 6	1 2 0
19	0 1 7	0 3 2	0 4 9	0 6 4	0 7 11	0 9 6	0 11 1	0 12 8	0 14 3	0 15 10	1 1 8	1 3 0
20	0 1 8	0 3 4	0 5 0	0 6 8	0 8 4	0 10 0	0 11 8	0 13 4	0 15 0	1 0 8	1 2 4	1 4 0
21	0 1 9	0 3 6	0 5 3	0 7 0	0 8 9	0 10 6	0 12 3	0 14 0	0 15 9	1 1 6	1 3 3	1 5 0
22	0 1 10	0 3 8	0 5 6	0 7 4	0 9 2	0 11 0	0 12 10	0 14 8	1 0 6	1 2 4	1 4 2	1 6 0
23	0 1 11	0 3 10	0 5 9	0 7 8	0 9 7	0 11 6	0 13 5	0 15 4	1 1 3	1 3 2	1 5 1	1 7 0
24	0 2 0	0 4 0	0 6 0	0 8 0	0 10 0	0 12 0	0 14 0	1 0 0	1 2 0	1 4 0	1 6 0	1 8 0
25	0 2 1	0 4 2	0 6 3	0 8 4	0 10 5	0 12 6	0 14 7	1 0 8	1 2 9	1 4 10	1 6 11	1 9 0
26	0 2 2	0 4 4	0 6 6	0 8 8	0 10 10	0 12 8	0 14 12	1 1 4	1 3 6	1 5 8	1 7 10	1 10 0
27	0 2 3	0 4 6	0 6 9	0 9 0	0 11 3	0 13 6	0 15 9	1 2 0	1 4 3	1 6 6	1 8 9	1 11 0
28	0 2 4	0 4 8	0 7 0	0 9 4	0 11 8	0 14 0	1 0 4	1 2 8	1 5 0	1 7 4	1 9 8	1 12 0
29	0 2 5	0 4 10	0 7 3	0 9 8	0 12 1	0 14 6	1 0 11	1 3 4	1 5 9	1 8 2	1 10 7	1 13 0
30	0 2 6	0 5 0	0 7 6	0 10 0	0 12 6	0 15 0	1 1 6	1 4 0	1 6 6	1 9 0	1 11 6	1 14 0
31	0 2 7	0 5 2	0 7 9	0 10 4	0 12 11	0 15 6	1 2 1	1 4 8	1 7 8	1 9 10	1 12 5	1 15 0
32	0 2 8	0 5 4	0 8 0	0 10 8	0 13 4	1 0 0	1 2 8	1 5 4	1 8 0	1 10 8	1 13 4	2 0 0
33	0 2 9	0 5 6	0 8 3	0 11 0	0 13 9	1 0 6	1 3 3	1 6 0	1 8 9	1 14 6	1 14 3	2 1 0
34	0 2 10	0 5 8	0 8 6	0 11 4	0 14 2	1 1 0	1 4 10	1 6 8	1 9 6	1 12 4	1 15 2	2 2 0
35	0 2 11	0 5 10	0 8 9	0 11 8	0 14 7	1 1 6	1 4 5	1 7 4	1 10 3	1 13 2	2 0 1	2 3 0
36	0 3 0	0 6 0	0 9 0	0 12 0	0 15 0	1 2 0	1 5 0	1 8 0	1 11 0	1 14 0	2 1 0	2 4 0
37	0 3 1	0 6 2	0 9 3	0 12 4	0 15 5	1 2 6	1 5 7	1 8 8	1 11 9	1 14 10	2 1 11	2 5 0
38	0 3 2	0 6 4	0 9 6	0 12 8	0 15 10	1 3 0	1 6 2	1 9 4	1 12 6	1 15 8	2 2 10	2 6 0
39	0 3 3	0 6 6	0 9 9	0 13 0	1 0 3	1 3 6	1 6 9	1 10 0	1 13 3	2 0 6	2 3 9	2 7 0
40	0 3 4	0 6 8	0 10 0	0 13 4	1 0 8	1 4 0	1 7 4	1 10 8	1 14 0	2 1 4	2 4 8	2 8 0
41	0 3 5	0 6 10	0 10 3	0 13 8	1 1 1	1 4 6	1 7 11	1 11 4	1 14 9	2 2 2	2 5 7	2 9 0
42	0 3 6	0 7 0	0 10 6	0 14 0	1 1 6	1 5 0	1 8 6	1 12 0	1 15 6	2 3 0	2 6 6	2 10 0
43	0 3 7	0 7 2	0 10 9	0 14 4	1 11 11	1 5 6	1 9 1	1 12 8	2 0 3	2 3 10	2 7 5	2 11 0
44	0 3 8	0 7 4	0 11 0	0 14 8	1 2 4	1 6 0	1 9 8	1 13 4	2 1 0	2 4 8	2 8 4	2 12 0
45	0 3 9	0 7 6	0 11 3	0 15 0	1 2 9	1 6 6	1 10 3	1 14 0	2 1 9	2 5 6	2 9 3	2 13 0
46	0 3 10	0 7 8	0 11 6	0 15 4	1 3 2	1 7 0	1 10 10	1 14 8	2 2 8	2 6 4	2 10 2	2 14 0
47	0 3 11	0 7 10	0 11 9	0 15 8	1 3 7	1 7 6	1 11 5	1 15 4	2 3 3	2 7 2	2 11 1	2 15 0
48	0 4 0	0 8 0	0 12 0	1 0 0	1 4 0	1 8 0	1 12 0	2 0 0	2 4 0	2 8 0	2 12 0	3 0 0
49	0 4 1	0 8 2	0 12 3	1 0 4	1 4 5	1 8 6	1 12 7	2 0 8	2 4 9	2 8 10	2 12 11	3 1 0
50	0 4 2	0 8 4	0 12 6	1 0 8	1 4 10	1 9 0	1 13 2	2 1 4	2 5 6	2 9 8	2 13 10	3 2 0
51	0 4 3	0 8 6	0 12 9	1 1 0	1 5 3	1 9 6	1 13 9	2 2 0	2 6 3	2 10 6	2 14 9	3 3 0
52	0 4 4	0 8 8	0 13 0	1 1 4	1 5 8	1 10 0	1 14 4	2 2 8	2 7 0	2 11 4	2 15 8	3 4 0
53	0 4 5	0 8 10	0 13 3	1 1 8	1 6 1	1 10 6	1 14 11	2 3 4	2 7 9	2 12 2	3 0 7	3 5 0
54	0 4 6	0 9 0	0 13 6	1 2 0	1 6 6	1 11 0	1 15 6	2 4 0	2 8 6	2 13 0	3 1 6	3 6 0
55	0 4 7	0 9 2	0 13 9	1 2 4	1 6 11	1 11 6	2 0 1	2 4 8	2 9 3	2 13 10	3 2 5	3 7 0
56	0 4 8	0 9 4	0 14 0	1 2 8	1 7 4	1 12 0	2 0 8	2 5 4	2 10 0	2 14 8	3 3 4	3 8 0
57	0 4 9	0 9 6	0 14 3	1 3 0	1 7 9	1 12 6	2 1 3	2 6 0	2 10 9	2 15 6	3 4 8	3 9 0
58	0 4 10	0 9 8	0 14 6	1 3 4	1 8 2	1 13 0	2 1 10	2 6 8	2 11 6	3 0 4	3 5 2	3 10 0
59	0 4 11	0 9 10	0 14 9	1 3 9	1 8 7	1 13 6	2 2 5	2 7 4	2 12 3	3 1 2	3 6 1	3 11 0
60	0 5 0	0 10 0	0 15 0	1 4 0	1 9 0	1 14 0	2 3 0	2 8 0	2 13 0	3 2 0	3 7 0	3 12 0
61	0 5 1	0 10 2	0 15 3	1 4 4	1 9 5	1 14 6	2 3 7	2 8 8	2 13 9	3 2 10	3 7 11	3 13 0
62	0 5 2	0 10 4	0 15 6	1 4 8	1 9 10	1 15 0	2 4 2	2 9 4	2 14 6	3 3 8	3 8 10	3 14 0
63	0 5 3	0 10 6	0 15 9	1 5 0	1 10 3	1 15 6	2 4 9	2 10 0	2 15 3	3 4 6	3 9 9	3 15 0
64	0 5 4	0 10 8	1 0 0	1 5 4	1 10 8	2 0 0	2 5 4	2 10 8	3 0 0	3 5 4	3 10 8	4 0 0
65	0 5 5	0 10 10	1 0 3	1 5 8	1 11 1	2 0 6	2 5 11	2 11 4	3 0 9	3 6 2	3 11 7	4 1 0
66	0 5 6	0 11 0	1 0 6	1 6 0	1 11 6	2 1 0	2 6 6	2 12 0	3 1 6	3 7 0	3 12 6	4 2 0
67	0 5 7	0 11 2	1 0 9	1 6 4	1 11 11	2 1 6	2 7 1	2 12 8	3 2 8	3 7 10	3 13 5	4 3 0
68	0 5 8	0 11 4	1 1 0	1 6 8	1 12 4	2 2 0	2 7 8	2 13 4	3 3 0	3 8 8	3 14 4	4 4 0
69	0 5 9	0 11 6	1 1 3	1 7 0	1 12 9	2 2 6	2 8 3	2 14 0	3 3 9	3 9 6	3 15 3	4 5 0
70	0 5 10	0 11 8	1 1 6	1 7 4	1 13 2	2 3 0	2 8 10	2 14 8	3 4 6	3 10 4	4 0 2	4 6 0
71	0 5 11	0 11 10	1 1 9	1 7 8	1 13 7	2 3 6	2 9 5	2 15 4	3 5 3	3 11 2	4 1 1	4 7 0
72	0 6 0	0 12 0	1 2 0	1 8 0	1 14 0	2 4 0	2 10 0	3 0 0	3 6 0	3 12 0	4 2 0	4 8 0
73	0 6 1	0 12 2	1 2 3	1 8 4	1 14 5	2 4 6	2 10 7	3 0 8	3 6 9	3 12 10	4 2 11	4 9 0
74	0 6 2	0 12 4	1 2 6	1 8 8	1 14 10	2 5 0	2 11 2	3 1 4	3 7 6	3 13 8	4 3 10	4 10 0
75	0 6 3	0 12 6	1 2 9	1 9 0	1 15 3	2 5 6	2 11 9	3 2 0	3 8 3	3 14 6	4 4 9	4 11 0
76	0 6 4	0 12 8	1 3 0	1 9 4	1 15 8	2 6 0	2 12 4	3 2 8	3 9 0	3 15 4	4 5 8	4 12 0
77	0 6 5	0 12 10	1 3 3	1 9 8	2 0 1	2 6 6	2 12 11	3 3 4	3 9 9	4 0 2	4 6 7	4 13 0
78	0 6 6	0 13 0	1 3 6	1 10 0	2 0 6	2 7 0	2 13 6	3 4 0	3 10 6	4 1 0	4 7 6	4 14 0
79	0 6 7	0 13 2	1 3 9	1 10 4	2 0 11	2 7 6	2 14 1	3 4 8	3 11 3	4 1 10	4 8 5	4 15 0
80	0 6 8	0 13 4	1 4 0	1 10 8	2 1 4	2 8 0	2 14 8	3 5 4	3 12 0	4 2 8	4 9 4	5 0 0
81	0 6 9	0 13 6	1 4 3	1 11 0	2 1 9	2 8 6	2 15 3	3 6 0	3 12 9	4 3 6	4 10 3	5 1 0
82	0 6 10	0 13 8	1 4 6	1 11 4	2 2 2	2 9 0	2 15 10	3 6 8	3 13 6	4 4 4	4 11 2	5 2 0
83	0 6 11	0 13 10	1 4 9	1 11 8	2 2 7	2 9 6	3 0 5	3 7 4	3 14 3	4 5 2	4 12 1	5 3 0
84	0 7 0	0 14 0	1 5 0	1 12 0	2 3 0	2 10 0	3 1 0	3 8 0	3 15 0	4 6 0	4 13 0	5 4 0
85	0 7 1	0 14 2	1 5 3	1 12 4	2 3 5	2 10 6	3 1 7	3 8 8	3 15 9	4 6 10	4 13 11	5 5 0
86	0 7 2	0 14 4	1 5 6	1 12 8	2 3 10	2 11 0	3 2 2	3 9 4	4 0 6	4 7 8	4 14 10	5 6 0
87	0 7 3	0 14 6	1 5 9	1 13 0	2 4 3	2 11 6	3 2 9	3 10 0	4 1 3	4 8 6	4 15	

Principal Rs.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.	months Rs. A. P.
	1	2	3	4	5	6	7	8	9	10	11	12
94	0 7 10	0 15 8	1 7 6	1 15 4	2 7 2	2 15 0	3 6 10	3 14 8	4 6 6	4 14 4	5 6 2	5 14 0
95	0 7 11	0 15 10	1 7 9	1 15 8	2 7 7	2 15 6	3 7 5	3 15 4	4 7 3	4 15 2	5 7 1	5 15 0
96	0 8 0	1 0 0	1 8 0	2 0 0	2 8 0	3 0 0	4 0 0	4 0 0	5 0 0	5 0 0	6 0 0	6 0 0
97	0 8 1	1 0 2	1 8 3	2 0 4	2 8 5	3 0 6	3 8 7	4 0 0	4 8 9	5 0 10	5 8 11	6 1 0
98	0 8 2	1 0 4	1 8 6	2 0 8	2 8 10	3 1 0	3 9 2	4 1 4	4 9 6	5 1 8	5 9 10	6 2 0
99	0 8 3	1 0 6	1 8 9	2 1 0	2 9 3	3 1 4	3 9 9	4 2 0	4 10 3	5 2 6	5 10 9	6 3 0
100	0 8 4	1 0 8	1 9 0	2 1 4	2 9 8	3 2 0	3 10 4	4 2 8	4 11 0	5 3 4	5 11 8	6 4 0
200	1 0 8	2 1 4	3 2 0	4 2 8	5 3 4	6 4 0	7 4 8	8 5 4	9 6 0	10 6 8	11 7 4	12 8 0
300	1 9 0	3 2 0	4 11 0	6 4 0	7 1 3	0 6 6	10 15 0	0 12 8	14 1 0	15 10 0	17 3 0	18 12 0
400	2 1 4	4 2 8	6 4 0	8 5 4	10 6 6	12 8 0	14 9 4	16 10 8	18 12 0	20 13 4	22 14 8	25 0 0
500	2 9 8	5 3 4	7 13 0	10 6 8	13 0 4	15 10 0	18 3 8	20 13 4	23 7 0	26 0 8	28 10 4	31 4 0
600	3 2 0	6 4 0	9 6 0	12 8 0	15 10 0	18 12 0	21 14 0	25 0 0	28 2 0	31 4 0	34 6 0	37 8 0
700	3 10 3	7 4 8	10 15 0	14 9 4	18 3 8	21 14 0	25 8 4	29 2 8	32 13 0	36 7 4	40 1 8	43 12 0
800	4 2 0	8 5 4	12 8 9	16 10 8	20 13 4	25 0 0	29 2 8	33 5 4	37 8 0	41 10 8	45 13 4	50 0 0
900	4 11 0	9 6 0	14 1 0	18 12 0	23 7 0	28 2 0	32 13 0	37 8 0	42 3 0	46 14 0	51 9 0	56 4 0
1000	5 3 4	10 6 8	15 10 0	20 13 4	26 0 8	31 4 0	36 7 4	41 10 8	46 14 0	52 1 4	57 4 8	62 8 0
2000	10 6 8	20 3 4	31 4 0	41 10 6	52 1 4	62 8 0	72 14 8	83 5 4	93 12 0	104 2 8	114 9 4	125 0 0

FORM XV

(RULE 56)

Order granting a Taccavi loan under the Land Improvement Loans Act, 1883/Agriculturists Loans Act, 1884

1. The sum of Rs. hereby granted to son of (*with the consent of RECORD whereof is hereto annexed), as a loan under the Land Improvement Loans Act, 1883/Agriculturists Loans Act, 1884.

for the purpose of† for the benefit of subject to the following conditions:—

2. The conditions referred to are as follows:—

(a) That the amount of this loan shall be paid to the aforesaid on the production of this order at the Treasury of
in the instalments and on the dates specified below:—

Dates.

Instalments.

(b) That the amount of this loan, with interest chargeable thereon and costs (if any) incurred in the making thereof, shall be repayable to the person named, and at the place on the dates and by the amount specified below:—

Name	Place	Date	Principal			Interest			Cost if any			Total		
			Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.

*To be inserted when the person to whom the loan is made has no right to make the improvement without the consent of another person.

† Here describe the work to be carried out.

‡ Here describe the land to be benefited.

|| To be inserted only when the loan is payable in instalments.

(c) That this loan shall be applied solely to the purposes specified above, and that it shall be proved to the satisfaction of the Collector or Officer granting loan that any part of the loan has been misapplied, the whole amount of the loan shall, with such interest as may have become due thereon, as well as cost (if any) be recoverable forthwith.

(d) That unless* has been completed by () the loan shall be held to have been misapplied.†

(e) That for the repayment of the loan with interest and cost (if any) due on the same, the immoveable property specified in the margin is, in addition to the land for the benefit of which the loan is granted, hypothecated as collateral security to the Government.*

Signature of officer granting the loan

I have understood and agreed to the aforesaid terms and conditions and accepted the loan accordingly.

Witness,

the Signature of the person to whom the loan is granted.

Witness.

NOTE—All immoveable property hypothecated as collateral security, whether by the borrower himself or by surety or sureties should be specified in the margin of clause (c), and should as well as the land to be improved, be described as nearly as may be in the manner prescribed in Section 21 of the Registration Act, 1877.

* Here enter any conditions as to the periods appointed for completing the work.

† These clauses to be used only when necessary.

TREASURY RECEIPT

Head of Service—(13) Advances Recoverable.

Received this day of 19 .., the sum of Rs.
being the amount due to me for instalment of Taccavi loan sanctioned by the Dy. Commissioner

Sub-Divisional Officer,

Ajmer-Merwara, in order No. under Act XIX of 1883.

XII of 1884

Rs.

Claimant's Signature.

Lambardar.....Tahsildar.

Verified by

Examined and entered.
Head Accountant.

Adjust
Treasury Officer.

Passed for payment
of Rupees.
Treasury Officer, Ajmer...

(RULE 226)

District.....

[illegible]

(RULE 227)

Qistwar register of demands and collections

Tahsil

Notes regarding suspensions and remission of this qist and of the previously suspended items due to be realized in this qist:

[illegible]

Total balance	..	..	..
Deduct for remissions	..	..	..
Deduct for suspensions	..	..	..
Net balance	..	..	..

(RULE 228)

Monthly account of taqavi advances in the district for the month of 19
for taqavi loans under Act XIX of 1883
XII of 1884

[illegible]

FORM XIX
(RULE 178)
Taqavi under Act XIX
Act XII

Return prepared by the disbursing officer for the use of the chief revenue accountant.
Name of disbursing officer Tahsil No. of file

Name of village	Total of advances	Date of payment	Object of loan or loans	Terms of repayment		Remarks
				Year and date on which payable	Amount	

FORM XX
(RULE 205)

Tahsil

List of borrowers whose loans have had to be remitted

Name of village	Date of entry	Name parentage and caste of borrower	Amount borrowed with date	Amount remitted with date	Act XII or XIX	Remarks

FORM XXI
(RULE 225)(4)

Register of daily collection of taqavi loans under ActXII/XIX

Date	Amount of Principal	Collections interest	Total	Advance payment	Remarks
1	2	3	4	5	6

FORM XXII
(RULE 44(b))

Form showing the payment of daily wages to labourers on the work.

Serial No.	Name of worker with parentage, caste and residence.	Date on which work done	Rate of wages	Amount paid	Date of payment	Signature or Thumb-impression of the payee	Remarks

FORM XXIII

(RULE 44(B))

Form showing the payment of wages to labourers where work is paid for by measurement

Serial No. of group of labourers.	Name of Head workers	Number of labourers including head workers.			Total number of working days	Date on which the work was measured	Rate of payment per cubic foot	Amount paid	Date of payment	Signature or thumb-impressions of payees	Remarks
		Male	Female	Boys or girls							
1	2	3	4	5	6	7	8	9	10	11	12

FORM XXIV

(RULE XXIV(B))

Form showing the receipt and disbursement of instalment of Taccavi

RECEIPTS			EXPENDITURE					
Serial No.	Date of receipt of instalment	Amount	Serial No.	Date	Particulars of Expenditure	Amount spent	Balance	Remarks

FORM XXV

(RULE 239)

Annual statement of loans and repayments under the Land Improvement Loans Act, 1883 for the year ending
Agriculturists' Loans Act, 1884

19 .

District	Total amount advanced in previous year commencing	Amount advanced during the year ending	Total amount advanced	Demand of			Collections of			Balance due i.e. difference of columns 7 & 10	Total collections including columns 8 & 9			Amount of advances outstanding at the end of year i.e. difference of columns 4 & 12	Remarks
				Principal	Interest	Total	Principal	Interest	Total		Principal	Interest	Total		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

NOTE.—To be compared by the Sadar Baqi Nawis in Dy. Commissioner's Office. A copy of it will be submitted by the Deputy Commissioner to the Local Government with his annual report.

Home and Services Department*Ajmer, the 29th April 1955*

No. S(1-c)/16/54-H&S—Consequent on the conversion of the five class II temporary posts borne on the Ajmer Civil (Executive) Service Cadre into permanent ones *vide* State Government orders of even number and date and consequent on the post of Extra Assistant Commissioner, Beawar, lying substantively vacant, the following six officers are hereby confirmed on the Ajmer Civil (Executive) Service Cadre with effect from the 1st April 1955:—

1. Shri G. K. Bhagat.
2. Shri A. P. Dewan.
3. Shri P. N. Seth.
4. Shri A. N. David.
5. Shri H. G. Mehra.
6. Shri B. N. Sharma.

By order of the Chief Commissioner

A SEN

Chief Secretary

*Ajmer, the 2nd May 1955***I**

No. S(1-d)/26/54-H&S—Shri Asoka Sen, I.A.S., Chief Secretary to the Government of Ajmer is granted 60 days' earned leave with effect from the 2nd May 1955 with permission to prefix Sunday, the 1st May 1955.

II

Consequent on Shri Asoka Sen, I.A.S., Chief Secretary to the Government of Ajmer, having been granted 60 days' earned leave with effect from 2nd May 1955, with permission to prefix Sunday, the 1st May 1955, Shri A. K. Mustafy, I.A.S., Deputy Commissioner, Ajmer, is appointed to officiate as Chief Secretary to the Government of Ajmer, with effect from the afternoon of the 30th April 1955.

III

Shri D. D. Upadhya, Assistant Commissioner, Ajmer, is appointed to officiate as Deputy Commissioner, Ajmer, with effect from the afternoon of 30th April 1955 *vice* Shri A. K. Mustafy.

IV

Shri A. P. Dewan, Deputy Secretary to the Government of Ajmer (Development Department) is appointed to officiate as Assistant Commissioner, Ajmer, with effect from the afternoon of 30th April 1955 *vice* Shri D. D. Upadhya.

By order of the Chief Commissioner

A. K. MUSTAFY, I.A.S.

Chief Secretary

Education Department*Ajmer, the 30th April 1955*

No. 14/4/52-Edn.—Shri V. V. John, Principal Government College, Ajmer was granted earned leave for 35 days from 5th January 1952 to 8th February 1952 and half pay leave for 64 days from 9th February 1952 to 12th April 1952 during the period he remained on training in I.A.S. School, New Delhi.

Shri John resumed charge of his duties as Principal, Government College, Ajmer in the afternoon of the 12th April 1952.

By order

P. N. SETH

Deputy Secretary

Ajmer, the 3rd May 1955

No. 17/13/54-Edn.—Shri C. N. Kaul, officiating lecturer in Mathematics, Government College, Ajmer relinquished charge of his post in the Government College, with effect from the 27th April 1955 (A.N.).

By order

P. N. SETH

Deputy Secretary

Ajmer, the 4th May 1955

No. 17/20/53-Edn.—Shri P. H. Ramchandani, who was appointed as Lecturer in Law, Government College, Ajmer with effect from the forenoon of 27th February 1953, *vide* this Government Notification No. 17/20/53-Edn. dated the 5th May 1953, is confirmed in his appointment with effect from the 1st January 1955.

By order

P. N. SETH

Deputy Secretary

Ajmer, the 4th May 1955

No. 17/3/52-Edn.—Sayed Tahzibul Hasan Zaidi, who was appointed as Lecturer in Law, Government College, Ajmer with effect from the 30th July 1951 (forenoon) *vide* this Government Notification No. 2/11/51-Genl.(II), dated the 6th September 1951 is confirmed in his appointment with effect from the 1st January 1955.

By order

P. N. SETH

Deputy Secretary

IN THE COURT OF THE INSOLVENCY JUDGE, STATE OF AJMER AT AJMER**Insolvency Case No. 2 of 1955**

Ram Saroop, son of Sohanpal Agarwal, Alwargate, Nai Basti, Ajmer—*Debtor-applicant.*

Versus

Nawal Kishore Jha and others—*Opposite-parties Creditors.*

Whereas the above-named applicant have made an application under section 10(1) and section 13(1) of the Provincial Insolvency Act to this Court on the 13th day of January 1955 to declare an insolvent. All the creditors are hereby informed that the above noted case has been fixed for hearing and disposal on the 20th day of July 1955 at 10.30 A.M. If any one desires to be represented in the matter he should attend this Court in person or duly instructed pleader, in default of your appearance, the application will be heard *ex parte*.

Given under my hand and seal of the Court, this 22nd day of April 1955.

By order, etc.

RISHI KESH

Clerk of Court

to the Insolvency Judge, Ajmer

Schedule A

Names of Creditors	Amount
	Rs.
1. Nawal Kishore Jha s/o. Sohanpal, Prop. Agrawal Boot House, Madargate, Ajmer.	1,600 Decree
2. Kishan Lal Pooranchand, Halwai, Agra Sweet Home, Jodhpur.	200 Account
3. Benigopal Babulal Sarraf Naya Bazar, Ajmer	200 ..
4. Bulichand s/o Yadram, Provision Merchant, Kaisergunj, Ajmer.	200 ..
5. Dr. Shri Chand, Proprietor Hindustani Dawakhana, Kaisergunj, Ajmer.	100 ..
	100 ..
Total	2,300 ..

Advocate for the Petitioner**Schedule B**

House hold Utensils, etc. worth ..	Rs. 25
Wearing apparels worth ..	Rs. 25

AJMER

The 13th January 1955

Advocate for the Petitioner

Signature of the Petitioner—RAM SARUP

